The intermestic development circle and the usefulness of a civil society concept in non-western contexts: the case of Bangladesh

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THE INTERMESTIC DEVELOPMENT CIRCLE AND THE USEFULNESS OF A CIVIL SOCIETY CONCEPT IN NON-WESTERN CONTEXTS: THE CASE OF BANGLADESH

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to Allah for being
my guiding light
through this journey
of knowledge-seeking,

to my mother for being
my pillar of strength,

to my father for being
an inspiration,

to my husband for being
there,

and to my supervisors
for their guidance
that allowed me
to shape that knowledge.

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ABSTRACT

This thesis pursues a debate about ideas surrounding the concept of civil society in poverty alleviation and welfare strategies from within a global perspective and tries to complement the discussion by looking more closely at specific local manifestations of that debate in the context of Bangladesh. Using the analytical tool of 'intermestic development circle', which includes in the context of Bangladesh both international and domestic development partners, it explores the realm of ideas associated with this circle. The thesis argues that while major players in the development industry may 'appear' to accommodate different views by incorporating a discourse about cultural diversity, in practice they pursue a framework which integrates particular local cultural values into their own western growth model, actively supporting a capitalist-friendly, neo-liberal version of the process. This particular framework also has strong secular overtones and allows little space for religious values and ideas. The thesis attempts to redress this imbalance of ideas by introducing elements derived from Islamic tradition and discourse. It argues that Islamic sources can make powerful and positive contributions to development discourse and practice. To illustrate the overall argument, the thesis examines three areas that are central to the dominant civil society discourse that exists in Bangladesh, namely the promotion of non-governmental organisations; the widespread introduction of microfinance activities; and the emergence of an 'anti-fundamentalist' position among many civil society actors. It will demonstrate how all three aspects are underpinned by a predominantly secular discourse favoured by the intermestic development circle. It will go on to show how elements deriving from an Islamic tradition and thought offer alternatives in all three areas. This helps construct an argument, elaborated in the conclusion, confirming a potentially sustainable Islamic welfare system that remains to be fully institutionalised given its informal and scattered nature.

Illustrations

INTRODUCTION

This thesis pursues a debate about ideas surrounding the concept of civil society in poverty alleviation and welfare strategies from within a global perspective and tries to complement the discussion by looking more closely at specific local manifestations of that debate in the context of Bangladesh. To contain the overall argument it uses the analytical tool developed by Stiles (2002 and 2002a) known as the 'intermestic development circle'. This basically represents a policy network comprising a collection of both international and local development agencies and actors where major policies are decided and activities co-ordinated. Using this tool in the context of Bangladesh has allowed the overall argument to be fluid, conveying a sense that neither the domestic nor the international component of the phenomenon is subsumed into the other dimension. As the ensuing chapters in this thesis will reflect at times local factors shape the international development decision-making process whilst at others international factors shape local processes of development. A dialectical relationship is maintained within these circles. Cronin describes that participants within intermestic development circles tend to share a 'common social characteristic, a common relationship, a common experience, and a positive interdependence develop[ing] a political consciousness that defines them as a unique group...firmly nested in a territorially-based domestic societal and political framework [that] depend on substantial international contributions to flourish' (cited in Stiles 2002: 2-3).

Stiles notes that the 'Civil Society Empowerment' initiative has been dominating the aid industry for some time within the intermestic policy network. It is seen as a key element in 'the promotion of human rights, democracy and grassroots development' (Stiles 2002a: 835). He further acknowledges that this particular understanding of civil society is based on the liberal conceptions of society's relationship to the state, but fails to tackle the ideological tensions arising from such conceptual unilateralism. In his analysis of the intermestic development circle in the context of Bangladesh, he rightly opens up a discussion regarding non-governmental organisations (NGOs) and their activities in relation to this myopic understanding of civil society but remains within a discussion about organisational failure where NGOs are often seen as being pitted against other civil society actors, such as labour movements, business communities and right-wing Islamists. Through his work, he extensively covers the multiple reasons behind which NGOs are the cause of adversarial relations with other civil society actors, and how this partly stems from suspicion arising from both camps exacerbated by donor attitudes and priorities. All of which are factors determining the ongoing tensions among civil society actors within the intermestic circle in Bangladesh. The argument only falls short of a discourse about ideas and is bound by a discussion about organisations' and actors' roles within this circle.

To complement Stiles' work, I attempt in this thesis to open a discussion about ideas surrounding the concept of civil society in poverty alleviation and welfare strategy terms. Using the analytical tool of 'intermestic development circle', which includes in the context of Bangladesh both international and domestic development partners, it explores the realm of ideas associated with this circle. This is of particular importance, not only due to recently

changing global world order where cultural and ideological differences seem to be at loggerheads (Huntington 1996), but because within the development discourse strong secular overtones remain with particular emphasis given to neo-liberal ideas and views. The civil society discourse is no exception to that process, especially given donors have promoted it in pursuit of the good governance agenda since the 90s, not only in Bangladesh but across the developing world. Theories on civil society in use today are largely drawn from limited western experiences, and certain critics of this school argue that western ideas based on puritan traditions of civil society are basically juxtaposed onto southern societies, thereby mobilising only a small fraction of westernised elites into action (Van Rooy 1998, Kasfir 1998, Davis and McGregor 2000, Kaviraj 2001, Chatterjee 2001, Sajoo 2002, Lewis 2001 and 2004). This certainly seems to be echoed within Bangladesh's prevailing intermestic development circle, a country which to-date remains heavily aid-dependent.

The thesis argues that while major players in the development industry may 'appear' to accommodate different views by incorporating a discourse about cultural diversity, in practice they pursue a framework which integrates particular local cultural values into their own western growth model, actively supporting a capitalist-friendly, neo-liberal version of the process (see, for instance, Kothari and Minogue 2002). This particular framework also has strong secular overtones and allows little space for religious values and ideas. Chandhoke (1995) notes the concept of civil society has long been part of the Western intellectual tradition. This tradition has developed along with material, political and intellectual events in Western society, which has been inextricably bound up with epochal changes in society, such as the emergence of secular authority, the development of the institution of private property, the appearance of an urban culture, the demise of absolutist states, the rise of democratic movements of the nineteenth century, and modern constitutionalism and rule of law (Chandhoke 1995: 77). Above all, it has been associated with the development of the capitalist economy and the resultant separation of the economic and the political. As such the current conception of civil society is 'indisputably' linked to the rise and consolidation of capitalism (ibid.).

The dominant liberal view of civil society maintained within the current intermestic development circle tends to be tautological or as Beckman (1996) calls it 'circular' because it promotes a dichotomised view of state-society relations which obstructs an understanding of the way in which they mutually constitute each other. As a result, it tends to downplay the existence of a variety of civil societies, their internal contradictions, and the fact that they are not necessarily supportive of democratisation, in a liberal sense (Beckman 1996: 2). He further notes that the problem actually lies with the way in which the concept of civil society has been incorporated into a liberal political agenda. This reduces its usefulness both theoretically and analytically. It generates forms of circular reasoning which are incompatible with good theory (ibid.: 1). Davis and McGregor (2000) and Van Rooy (1998) ascribe civil society to being an analytical concept, rendering it unwise to try and find a single definition of the concept that applies to all aid

recipients, as each recipient has its own socio-historical trajectory. The notion of civil society has a history of ambiguity, especially in Western political theory, and it is unclear to what extent it provides a useful point of departure for theoretically grounded empirical work (Beckman 1996; see also Sajoo 2001).

Civil society as a concept, given its powerful presence within a global political discourse, cannot be left to specific sets of ideas and values to be defined. It needs to be grounded in the multiple local meanings and histories of developing countries, which are both politically contested and continually transformed (Lewis 2004 and 2001). To solely identify it with a discourse on Enlightenment, liberalism or secularism would deny civil society from other definitional possibilities. It also runs the risk of being identified with 'orientalist' views where it is observed as a 'rival' to, for instance, Islam (Gellner 1994) and being labelled as a contrast to oriental and occidental despotism and feudalism (Chandhoke 1995: 91). To redress this imbalance of ideas, this thesis introduces elements derived from Islamic tradition and discourse. It argues that Islamic sources can make powerful and positive contributions to development discourse and practice. This could potentially bring about a 'civic' *ummah* (an Islamic community) where religion plays a pivotal role in the development process. To illustrate this overall argument, the thesis examines three areas that are central to the dominant civil society discourse that exists in Bangladesh, namely the promotion of non-governmental organisations (NGOs); the widespread introduction of microfinance activities; and the emergence of an 'anti-fundamentalist' position among many civil society actors. It demonstrates how all three aspects are underpinned by a predominantly secular discourse favoured by the intermestic development circle. It shows how elements deriving from an Islamic tradition and thought offer alternatives in all three areas.

The discussion in this thesis sets forth an argument of what an Islamic welfarist 'civil society' in Bangladesh could and should look like if it were to be fully institutionalised, however, it also recognises that the reality on the ground is slightly more obscured due to the informal and scattered nature of such a welfare system. The thesis nevertheless acknowledges the creeping growth in this area by a moderate Bengali Muslim educated class, which is increasingly recognising the potentials in developing Islamic responses to political and social problems. Certainly Esposito's (2000) findings in the contemporary Muslim world of Islamically-oriented political parties, professional associations, social welfare agencies, educational and financial institutions are becoming evident in Bangladesh as the numerous Islamic hospitals, *madrassahs*[1], Islamic banks, welfare organisations and trusts illustrate. Though this is occurring in a non-institutionalised form at present, it also occupies a parallel, albeit less prominent, intermestic development circle, with various international financial contributions, such as from Saudi Arabia, Middle East and Southeast Asia. Their presence provide an avowedly 'Islamic alternative' to the power and privilege of more secular elites.

[1] Islamic schools.

In chapter one, I provide an overview of the wide literature survey on civil society. I cover critical literature on this concept from a western perspective but also the less extensive writings of an Islamic perspective. To supplement the latter I also use various Islamic sources (political, economic and social), including Qur'anic injunctions, to clarify my claims of an Islamic civil society. Chapter one sets the theoretical scene for the rest of the thesis. It argues that within the development discourse of the twenty-first century, civil society has emerged as a secular, post-Enlightenment concept. Within such a framework, civil society represents a separate entity that is in opposition to state and beyond the family, where specific groups in society come together to defend their interests in relation to the state. This reductionist view of civil society in the context of Bangladesh, and more generally other developing countries, has proven to be inadequate because it fails to consider the structural causes of inequality, such as uneven power relations, ethnicity, gender, class, religion and ideology (Beckman 1996; see also Davis and McGregor 2000). To redress the ethnocentric views on civil society the thesis addresses these structural causes in the ensuing chapters and injects the discourse with an Islamic understanding of the concept to show that Islam is not a 'rival' to civil society. It dispels the myth created by such writings as Gellner' s (1994) and Huntington's (1996), and argues that regardless of the values attached to more primordial associations such as family, kinship and brotherhood, Islam has embedded within it elements of a welfarist society that is truly 'civil' in nature.

Chapter two discusses the methodology through which this research was undertaken. Primarily it has relied on a debate about ideologies surrounding the concept of civil society and how this is reflected indigenously in relation to different aspects of a society (political, economic, cultural and religious) in poverty alleviation and welfare terms. The role of the 'self' as a British Muslim Bangladeshi facilitated my movement between the insider (Bengali Muslim) and outsider (Western) status, enabling me to advance a series of questions about the consciousness and attitudes of a non-development oriented middle class in Bangladesh, leading me towards associational life of a differing kind and entering a discourse somewhat removed from the usual 'development community' where expatriates usually participate in debates about civil society. I combined observations, insights and my own past experiences within the intermestic development circle to find ways into the kinship, network and identity bases of my 'informant' community. The two major points of entry were my own kinship base and the Centre for Policy Dialogue (CPD), a leading civil society think tank in Bangladesh where I worked for a few months during my fieldwork stage. Through triangulation of my field observations, discussions with my 'informant' community, personal experiences within the intermestic development circle in Bangladesh, targeted post-fieldwork discussions and an elaborate literature review I have been able to provide a more inclusive understanding of Bangladeshi civil society and the interaction between faith, kinship, identity and philanthropy.

Chapter three attempts to formalise the informal elements present in an Islamic civil society. Although Gellner (1994) has argued that Muslim communities cannot attain the kind of civil society usually found in Western societies due to their reliance on primordial relationships, others (Sacks 2002, Ezzat 2000, El-Affendi 2000 and Ghannouchi 2000) have argued that relationships born out of kinship, ethnicity and shared faith provide the social glue that bind people together through notions of reciprocal obligations and visions of a common destiny. Through the use of the welfare regime model (Gough and Wood et al. 2004), I illustrate that informal institutions based on a 'family society' or *mujtama'al-ahli* also have a formalising effect on the overall welfare of a society, which form the backbone of an Islamic civil society. El-Affendi (2000), for instance, notes that a Muslim community is primarily a civil society before becoming a political community. This is certainly evident when looking back to the Ottoman Empire where *awqaf* (endowment funds) institutions were numerous (Bremer 2004) as were other less formal philanthropic institutional settings (Ghannouchi 2000). The welfare regime concept basically denotes the ways in which states, markets and households interact in the provision of welfare – the welfare state is embedded in a broader 'welfare mix' (Wood and Gough 2006) enabling us to take formal (e.g. *awqaf*-funded schools) as well as informal settings (e.g. *zakah/sadaqah* or charitable giving) of Islamic welfare into consideration. Overall, the chapter tries to formulate a *Gesellschaft*-type argument, through Islamic ideas, laws and mores, within a *Gemeinschaft*-setting of informal institutions that are more heavily based upon notions of the family and community to unravel a form of civil society not based on western secular liberal ideals.

Chapter four looks at the genealogy and history of Islam in the sub-continent. I find it necessary to discuss this genealogy here to illustrate that Islam, as not only a faith but as a way of life, has been present in the region for many centuries. It has continuously shaped and been shaped by the history of the region. It has been part of the polity, the economy, its culture and has encompassed both private and public domains. Islam as part of nation-building in the Bengali psyche has caused contention, not so much for what it is but for what it represented and the images it conjured up. Sheikh Mujib at Bangladesh's independence in 1971 had hailed secularism as part of the new Constitution mainly due to political reasons. He was not less of a *Musulman* as a result of it because his own personal political journey started with the Bengal Muslim League, and he was very active in propagating the idea of a separate nation for the Muslims of India pre-1947. The creation of Bangladesh was of a different nature. Bangladesh had faced oppressive economic and political measures leading up to a civil war induced by the West Pakistani regime, many of the collaborators in that war were strongly linked with Islam, in particular the Jamaat party, the *Razakars*, the *Al Badrs*[2] and the pro-Pakistani Muslims in general. Mujib was politically challenged to find symbols to represent the newly founded polity without alienating the wider public. Secularism became one of those symbols. Nationalism in this chapter is observed from an identity-formation perspective to avoid falling into the reified

[2] The *Razakars* and *Al Badrs* were both outfits of Islamic political organisations.

trap of the nationalists who argue the either-or status of the Bangladeshi: is s/he a Bengali first or a Muslim first? Different identities of Bengal Muslims gain prominence at different times and the Muslim identity can never be detached from these other identities relating to race, culture and ethnicity. The *ummah* ceases to be real unless embedded within these socio-territorial identities (Ahmed 2001a).

Chapter five focuses on Islam being a public religion. In Islam both the worldly and the spiritual are intertwined. The previous chapters have laid out the factors that lead to such a conclusion. As a result this chapter more openly discusses Islam's role in the public sphere. Even from a perspective of Christian societies, Berger (2000) remarks that the assumption that we live in a secularised world, where this world is segregated from the spiritual, is false because secularisations on the societal level is not necessarily linked to secularisation on the level of individual consciousness where beliefs and practices shape people's everyday lives. Moreover, social movements have appeared through history that are either religious in nature or at least challenging the legitimacy and autonomy of the primary secular spheres – the state and the market – in the name of religion (Casanova 1994). Religion is therefore fluid between the private and public spheres and cannot be artificially compartmentalised (Esposito 2000), and when we speak of secularism in the modern world we have in mind a 'partial' form of secularism (Elmessiri 2000), which does not completely sever society's ties with God. It is futile to assume in the Gellnerian sense that 'traditional' Muslim societies adhering to Islamic ideals are 'secularisation-resistant' whilst Christian communities being compatible with secular ideals have the wherewithal to 'modern' civil societies. The chapter deconstructs this myth and proceeds to show how religiously-identified institutions, both formal and informal, can play social and/or political roles in the public square. The chapter ends by looking at the case of Bangladesh in this respect and identifies its society as being 'partially' secular where religion has played a strong role in defining its polity, as well as its civil society.

Having identified the public role of Islam and its elements for a civil society, chapter six revisits the western donor's liberal agenda towards such a society and its focus on what it considers to be the vehicle of civil society within the intermestic development circle of Bangladesh – non-governmental organisations or NGOs. In the case of Bangladesh, NGOs have only become directly vocal within a political space regarding democracy in the early 90s before which they were co-opted by the autocratic rule of Zia and Ershad. The chapter illustrates how the NGOs have been part of the *bürgeliche Gesellschaft* or bourgeois society rather than part of a civil society standing against state. Overall, the chapter examines the genealogical evolution of NGOs as active political actors: how they potentially transformed themselves from state 'contractors' into becoming leading voice-making middle classes, providing a pedagogical (Freire 1972) role for the poor. NGO proliferation in Bangladesh since its independence not only led to further institutionalisation of existing patterns of political contestation between civil society and state but it created friction within civil society itself where NGOs began competing

for political space with other players in the intermestic circle, such as the left political parties, the business community, professional bodies as well as the Islamists, which not only added to incumbent class struggles (Clarke 1998; see also Stiles 2002) but also fuelled an ideological struggle (Robinson 1995a). The prominent section of this NGO community has over the years tended to reflect the secular views of civil society, subtly 'crowding out' its more non-secular sections. This has further been exacerbated by the donor community favouring welfare organisations that largely conform to a western understanding of pluralism and democracy, whilst ignoring those that are thought to propagate some form of 'fundamentalist' behaviour (Davis and McGregor 2000). This somewhat forces Bangladeshi Muslims to choose between falsely constructed options among so-called secularists and Islamists in a civil society that is highly politically motivated and co-opted by dominant political parties, hence, reducing welfare options arising from Islamic means.

Whilst chapter six specifically looks at the chronology of the 'crowding out' effect, chapter seven concentrates on the various processes through which this has come about. I hone in on the intermestic development circle in this chapter to identify the dynamics being played out more specifically by donors and conventional NGOs in the context of Bangladesh. These are the leading actors within the circle that tend to represent specific ideologies that are pro-western, creating an elite class that not only perpetuate control over civil society financially but also ideologically, thereby, crowding out possibilities of civil societies based on Islamic norms and values. As one section of the civil society comes to dominate both resources and ideas, it potentially acts as a barrier to the very pluralism and diversity of opinions and approaches that are the hallmark of a healthy civil society (Edwards and Hulme 1996). This lack of diversity has mainly occurred due to donor funds being targeted towards a handful of NGOs, which have grown so large that questions over their legitimacy and authenticity have arisen given they are primarily accountable to their donors rather than their beneficiaries. To achieve sustainability, NGOs have also changed their tactics over the years by underplaying their 'conscientising' role as social mobilisers and focusing on economic empowerment through microfinancial activities. The thesis explores views that question such activities not only from an Islamic perspective, where NGOs are charging disparate rates of interest to poor beneficiaries (Siddiqui 1998), but also from a perspective of fairness and equity, where in certain cases coercive means are used to collect repayment (Devine 2003 and Dichter 1997). These activities have also proven to be a failure in reaching the most vulnerable in poverty alleviation terms.

Chapter eight brings the whole thesis together by focusing specifically on the lack of culture and religion in the contemporary neo-liberal framework of development. Like Kothari and Minogue (2002), it argues that neo-liberal ideologies represent the new face of modernity and continue to plague the development agenda of the twenty-first century, promoting issues of economic growth and ignoring issues related to culture and religion, which often have greater significance in poorer people's lives. Even new ideas in development, such as participatory development,

gender and sustainable development, tend to be co-opted by the neo-liberal framework of analysis. The chapter attempts to untangle the notion that religion as a social institution creates an impediment to development (Marshall 2005), particularly confronting the view that Islam is backward-looking or traditional (Huntington 1996 and Gellner 1994). Instead it proposes to look at Islamic values, norms and practices as a form of 'choice' that frees development further (Sen 1999). The thesis moves into a discussion of Islam bringing values, such as equity and justice (*adl'*), into the economic system with elements of instrumentality or utilitarianism in the development discourse. This allows for the consideration of other ways of doing development where not only states and markets are prioritised in welfare provision but also communitarian practices. Taking cue from Gough and Wood et al.'s (2004) analysis of welfare regimes, elaborately visited in chapter three, which relies on the Polanyian premise of market regulation to achieve equitable social justice in a predominantly capitalist world, the chapter attempts to identify a similar form of market regulation by Islamic means. It concludes by looking at the early evolution of an Islamic economic welfare system in Bangladesh through various formal (Islamic welfare organisations) and informal (individual charitable giving) means, but also acknowledges the shortcomings currently facing such a system.

CHAPTER ONE

REDRESSING THE BALANCE: THE ROLE OF ISLAM IN CONTESTING 'CIVIL SOCIETY'

Introduction

In this chapter I would like to discuss the need to redress the balance on the civil society discourse prevailing within the intermestic development circle in Bangladesh. As mentioned earlier the concept has predominantly been linked to liberal and secular ideas but in a country like Bangladesh Islamic norms and values also need to be given due attention in the discourse. Of the more than 1.2 billion individuals who constitute the Muslim world today, the majority inhabit the four South and Southeast Asian countries of Bangladesh, India, Pakistan and Indonesia. In fact, the area that is generally conceived as the 'Islamic heartland' within the Arabian peninsula is only home to a small minority of the *ummah* (Sajoo 2002*a*: 8). As emphasised in the introduction to the thesis, the concept of civil society in the context of Bangladesh has emerged from within a development discourse in the last two decades or so, mainly generated by the international aid agencies and their 'good governance' policy agenda from the 1990s onwards, and is primarily concerned with the increasingly high profile community of non-governmental organisations (NGOs) which have been mushrooming in Bangladesh since 1971[1]. Contemporary writers like David Lewis (2004) understand that there are also 'local meanings' to the concept of civil society, which have been, for instance, derived from the independence struggle and construction of a Bangladesh state, from local traditions of urban and rural voluntarism as well as from the organisation of religious life. These are less prominently featured in the intermestic development circle.

The cause for concern on the application of the civil society concept arises when the aid industry imposes its liberal understanding of the idea into a society that is predominantly Muslim. Much of the aid industry that is promoting a liberal idea of the concept has, in fact, relied upon its own history to shape it into what it is today within the development discourse. The word itself first appeared in the European political philosophy through Cicero, and has since undergone several definitional changes from Roman, Lockean, Hegelian, Marxian, Gramscian, through to its Tocquevillean interpretation long before its resurgence in the 1990s. All these notions were context-specific and followed a definitive historical trajectory. Sajoo, for instance, argues that the modern concept and praxis of civil society did not appear forth 'wholly-formed' in eighteenth-century Europe and North America any more than modern democracy or human rights could be conjured up in a single historical moment. Such ideas and practices have been 'products of complex historical processes and convergences', which can be identified as conditions playing a role towards democratic, liberal or civic 'success' (Sajoo 2002*a*: 13-4).

In order to redress the balance, I will focus this chapter on the shortcomings of the liberal idiom that is currently dominating the international development discourse in the promotion of the 'good governance' agenda. Upon closer observation of Third World contexts, it becomes clear that a notion of civil society based on western history cannot be directly transferred or imposed

[1] The current NGO literature available in the West and in Bangladesh further leads us to such conclusions.

onto countries that are still predominantly 'traditional' in their outlook, where kinship and family ties make up the social fabric of these communities, where there is government-by-network, where the formal arrangements matter far less than do the informal connections of mutual trust based on past personal services (Gellner 1994) and where religion is also part of every day practice. The chapter has been divided into eight sections with a conclusion at the end. The first section emphasises that in order to have a more encompassing understanding of Third World civil societies, it is necessary to embrace the interrelatedness of state and society, rather than focusing on their separateness as northern donors tend to do, especially the International Financial Institutions (IFIs) like the World Bank (WB) and the International Monetary Fund (IMF). In emphasising the 'enmeshment' of state and society, which also encompasses civil society, we can observe the more embedded structures of social relationships and the different power configurations within these relationships in the form of ethnicity, gender, class, religion, ideology etc. In so doing, development practitioners are brought closer to the 'deeper structures' (Wood 2000) of society and can unveil the causes of ongoing poverty.

Sections two and three attempt a comparative theoretical analysis of pre- and post-Enlightenment thinkers where the former had a tendency to think of state and society as coterminous and the latter preferred to look at state and society as separate entities where civil society would stand in opposition to state as Tocqueville insightfully illustrated of nineteenth-century America. Coleman and Putnam, taking cue from Tocqueville, refined the concept of social capital, which basically measures the level of trust within social relationships leading to associational activities. It is this positivist idea of civil society which has been rigorously promoted by donors in the intermestic development circle in their attempt to improve governance and democracy in Third World countries. As a result, only certain 'democracy-promoting' organisations are favoured for funding so called 'virtues'. The argument I put forward in this thesis diverges from this myopic understanding of the concept. In the context of post-colonial states, it is the Marxian or more evidently the Gramscian notion of civil society which has proven to enlighten contemporary Indian writers like Chatterjee and Chandhoke because civil society in the latter is observed as a cultural and ideological phenomenon. By raising civil society to the ideological sphere, we allow the bourgeoisie in a predominantly poor society to take on a pedagogical role. In other words, the bourgeoisie takes on board the role of educator for the masses. A phenomenon observed across South Asia, not withstanding Bangladesh.

In order to confront Gellner's dichotomous position on the modern and the traditional, and its incongruity with the notion of an Islamic civil society, I find it necessary in section four to briefly tackle the traditional-modern dichotomy because it provides an analytical point of departure for tackling the society versus community argument, which in my view is paramount in the context of Islam where these two domains are not seen as separate entities but as one and the same. This society-community dichotomy is elaborated by Gellner in section five who actually reveals

through his study of Muslim society that Islam is a *rival* to civil society. Gellner comes to this conclusion because Muslim society, according to him, are segmented by which he means that they are pervaded by clientelism, where networks are formed on the basis of kin, services exchanged, common regional origin and common institutional experiences. As a result, they are not conducive to attain civil society as understood in the West. I argue that this line of thinking verges on an orientalist prejudice. Within an Islamic community, there is room for democracy as well as civil society as Ghannouchi's analysis demonstrates in section six. A leading Islamic political thinker, Ghannouchi articulates through Islamic traditions of thought that Muslim societies also have the wherewithal for civil society.

In Islam state (*dawla*), society (*dunya*) and religion (*din*) are not ideologically seen as separate entities (Sajoo 2002, Arkoun 2002, Elmessiri 2000). They are part and parcel of the wider public space where society, observed as the Community of communities (or *Ummah*), state and market all intersect to achieve the common good; and the state and market are actually there to serve this wider Community. In other words, *din* is recognised as part of the public space where associational life and civic culture flourish in accordance with Islamic laws, values and norms. Esposito clearly points out, in section seven, that in the event of concentrating on the authoritative state structure in the Muslim world that extend governmental control over state and society as well as religious institutions, and with a tendency to regard civil society as a 'modern' construct, we tend to underplay the fact that Islamic history also provides us with examples of many non-state actors, institutions as well as organisations that have served as intermediaries between the government and its people, between state and society, and that faith plays a major role within such intermediaries. Section eight then tries to embed this Islamic discourse in the context of Bangladesh, where contemporary international development writers, such as David Lewis, provide further illustrations of an Islamic nature.

1. The Circular Notion of Civil Society: Implications of Using the Liberalist Approach

The main difference in today's western thinking of the civil society concept is that the basis for analysis dates back to eighteenth century philosophers (Adam Ferguson, Thomas Paine, Hegel, and Tocqueville) when a clear demarcation between state and civil society was drawn. Hence, it is not difficult to understand why the World Bank depicts civil society, market and state as three overlapping spheres (in the shape of a Venn diagram) in dealing with Third World development. This of course represents a reductionist view of the concept. Beckman's entry into the civil society debate is based upon a critique of the developmentalist (or more particularly, the World Bank) ideology and its association with neo-liberal political theory. He noticed that those social forces which were in favour of a particular variety of liberal economic reform were considered 'civil society' and in need of 'empowerment' while others, who were less welcoming or outright hostile were spoken of as 'vested' or 'special' interests that needed to be

regulated (Beckman 1996: 2; see also Davis and McGregor 2000). Only features of associational life that were thought to be supportive of a liberal agenda had been considered to occupy civil society proper and, thereby, accepted as part of the democratisation process. Such an understanding of civil society has been labelled by Beckman as 'circular', or tautological, because if civil society is defined only as that aspect of society which is merely supportive of a liberal democratic political order, no theory is actually required to explain why civil society matters for democracy. It ignores the contestations among a variety of civil societies. The debate needs to encompass non-liberal political regimes allowing space for patriarchal, Islamic, faith-based and other forms of civil societies.

The concept of civil society has to be disengaged from its incorporation into a liberal theory of state-society relations, where state and society are juxtaposed as separate and conflicting spheres. The nature of this relation should be removed from the definition of civil society and be a matter for empirical investigation. Much of the contemporary argument is trapped within a polarised state-versus-society problematic which effectively enforces a particular view of state-society relation. It encourages a theoretical and empirical preoccupation with separateness as opposed to interrelatedness (Beckman 1996: 3). This analytical bias is naturally associated with an anti-statist ideological agenda. The liberalists tend to forget that both state and associational life are constituted within the parameters of conflicts with a variety of roots, in the social organisation of production, in territory, ethnicity, gender, religion, ideology etc. Beckman deliberates that the conflicts are constituted, not primarily in the relation between the interests represented by the associations and the state but between these interests themselves, for instance, between capital and labour, landowners and tenants, between communities who feel threatened or disadvantaged, women and men, movements with competing world views and strategies for society (ibid.). In other words, it is the uneven power relations within society that are reflected at the level of state, and deciding which groups have their access and interests protected and promoted and which groups are marginalised, victimised and repressed. Unfortunately, most foreign donors define civil society using the Western liberal framework of state-society separateness, which in many development contexts understates both the configurations of power within civil society and also the 'enmeshment' of civil society with the state. Davis and McGregor (2000), for instance, note that in the context of Bangladesh, which has a strong history of civil society activity, there is growing evidence that certain associational activities may not necessarily reduce poverty; on the contrary, they are implicated in the ongoing reproduction of poverty, partly due to their collusion with state actors.

2. Pre- versus Post-Enlightenment Thinkers: A Donor's Perspective

For an understanding of the historical trajectory of the concept, it would be wise at this juncture to note that the early civil society thinkers of pre-Scottish Enlightenment, such as Aristotle, Cicero through to Locke, Hume, Rousseau and Kant, all saw civil society and the state as

coterminous. Their ideas were further polished by later philosophers like Hegel, Marx and Gramsci who began differentiating between these two entities. It is from these ideologues that contemporary Indian or post-colonial scholars like Chatterjee (2001), Kaviraj (2001) and Chandhoke (1995) find the usefulness in the term civil society in contrasting with Indian associational history[2]. They have been trying to ground the theory contextually by giving it further empirical meaning. But they are not being anti-Western, nor are they claiming a higher moral ground in re-appropriating the language of civil society for their own purposes (see van Rooy 1998: 23). In theoretical terms, I would say they were merely trying to move away from a liberalist view to one of post-colonialism. Such claims made by writers like van Rooy and other contemporaries who shape the development discourse encourage to preserve the civil society debate within its western liberal framework because non-Western academics are incapacitated from developing critiques of their own.

Western developmentalists procure themselves with a higher moral ground in trying to find a 'rigorous' definition of the civil society concept (Davis and McGregor 2000: 51, van Rooy and Robinson 1998: 55). They have been influenced by the writings of the Scottish Enlightenment figures, such as Adam Ferguson, Adam Smith, Thomas Paine and Alexis de Tocqueville, post-1750. The influence of these ideologues is apparent in contemporary development policy-making where state and civil society are seen as separate entities with civil society providing a counterbalancing role to the state. Among the Enlightenment figures, Adam Smith took the liberal reasoning of civil society to its current heights. He saw man as rational utility maximisers and believed that civil society would run the market through an invisible hand where the selfish nature of one would benefit all within the realms of associational life. This would keep a check on the state, which would only be required for a minimal role. It is this materialist or economistic conception of civil society, which has found relevance in today's western world and more specifically within an intermestic setting.

In contemporary development strategies, the Tocquevillean notion of civil society has had the most influence in terms of setting donors' governance policy agendas. In his observations of nineteenth-century America, Tocqueville noticed how local informal norms of voluntary associational activity could counterbalance the state in conditions of political freedom and economic equality. Such forms of associational activities also demonstrated a positive impact in retrenching communist states during the period of transition, post-Cold War[3]. The liberal discourse of civil society had been entrenched further in western political thinking. This rise in popularity led the discourse to be subsequently taken up in American public life once again

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[2] For further empirical work based in India, see Mohapatra, B. (2001) *Social Connectedness and Fragility of Social Capital: View from an Orissa Village* and Bhattacharya, D. (2001) *'Civic Community' and Its Margins: School Teachers in Rural West Bengal.*

[3] For an elaborate study on civil society and its impact on post-communist countries, see John Keane's edited volume, *Civil Society and the State: New European Perspectives* (1988).

through the works of Robert Putnam (the theory had travelled full circle), who studied the efficacy of social capital in the strengthening of civic associational life. It is this positive role in terms of 'transition' as well as 'consolidation' which lies behind much of the interest in the 1990s support for civil society by donors within the intermestic development circle, drawing heavily from the liberal arguments provided by mainstream American political science, including influential writers such as Larry Diamond, Juan Linz and Seymour Martin Lipset (Davis and McGregor 2000: 52).

Beckman notes that these authors emphasise the centrality of autonomy associated with civil society vis-à-vis the state. Diamond, for instance, speaks of civil society as 'the realm of organised social life that is voluntary, self-generating, (largely) self-supporting, autonomous from the state' (cited in Beckman 1996: 4); White speaks of an associational realm between state and family that is populated by organisations which are separate from the state, and 'enjoy autonomy in relation to the state'; and, Taylor argues that civil society exists in a 'minimal sense' where there are 'free associations, not under state tutelage' and in a stronger sense 'only where society as a whole can structure itself and co-ordinate its actions through such associations that are free of state tutelage' (ibid.). If autonomy from the state is built into the definition of civil society, the logic that follows is that the degree of civility depends on the degree of autonomy. This may be a useful normative platform, as Beckman suggests, for social forces that are struggling to expand their organisational autonomous space vis-à-vis an authoritarian state but if autonomy is attributed to the concept of civil society by definition, its usefulness in explaining democratisation is actually undermined. In a developmentalist context, White does, nonetheless, acknowledge that the boundaries between state and civil society are blurred in practice, and the autonomy of civil society organisations is contestable (ibid.).

These proponents of civil society are emphasising its normative identity, and it is this discourse which has been influencing the international donor establishment. As a result, only particular types of organisation are seen as qualifying for civil society 'strengthening' or 'consolidation'. They are the ones that have democracy-promoting elements in them. For donors struggling to develop good practice guidelines for supporting civil society organisations within the intermestic development circle the following characteristics, summarised by Diamond and reproduced in Davis and McGregor (2000: 52), provide a convenient checklist:

- limiting state power and promoting pluralism and openness in the flow of information;
- supplementing the role of political parties in stimulating political participation;
- providing an arena for the development of other dimensions of political culture: tolerance moderation, a willingness to compromise, and respect for opposing viewpoints;
- structuring multiple channels, beyond the political party, for the articulation and representation of interests;

- crosscutting and mitigating the polarities of political conflict;
- recruiting and training new political leaders, particularly women and ethnic minorities, into the political process;
- strengthening democracy, through election monitoring groups, democracy institutes and think tanks;
- disseminating information leading to the empowerment of citizens in their collective pursuit and defence of their interests and values;
- enhancing the accountability, responsiveness, inclusiveness, effectiveness, and legitimacy of the political system, giving citizens respect for the state and positive engagement with it.

Many of the donor motivations for 'strengthening civil society', note Davis and McGregor, are based on some part of this rationale. Thus organisations that promote pluralism and democracy are supported whilst those that are seen as 'anti-democratic' or 'fundamentalist[4]' are not. It is this pluralistic attitude à la Putnam that is seen as promoting social cohesion within a development discourse. And as donors' aim in the intermestic circle is to eradicate poverty, they immediately recognise NGOs as being the primary welfare deliverers, not only in economic terms but also in political terms. NGO support has also been a way for donors to manage their poverty project more effectively as Southern governments have often been seen as being corrupt and ineffective.

Within the intermestic development circle, donors' first ideological move had been towards privatisation in the form of structural adjustment and liberalisation in the 1970s (see, for instance, Wallace 1999). Later in the 80s and 90s, they realised this was not a possibility for all sectors concerned, they started giving precedence to NGOs for being effective agents of service delivery and programme implementation (Edwards and Hulme 1996). Since NGOs had a more participatory approach and were closer to the grassroots, they were strategically placed in targeting the poor. As the wider aid policy agenda of 'good governance' started to take shape in the late 1980s in Bangladesh, NGOs were seen as the obvious channel through which this agenda would be fulfilled. Donor language gradually modified through the 1990s as potentials within the NGO community were realised and a wider net was cast to include other types of organisations that highlighted a more political role of civic education, such as professional bodies, women's groups and student bodies. And the term Civil Society Organisations (CSOs) crept up into its vocabulary. In the context of Bangladesh, Stiles notes that several donors are now directly supporting labour unions, journalist associations, independent research institutes and other non-NGO civil society actors (Stiles 2002a: 840; see also Robinson 1995).

[4] I use this term with caution in this thesis bearing in mind that sometimes the word conjures up negative feelings and emotions, particularly when referring to religions. I use it in context-specific terms without referring to a general group of religious people, and it is mostly used within inverted commas to represent it as an occidental term. Where I want to refer to extremist elements in religion, I prefer using the term 'extremist' or 'militant'. Fundamentalism in these terms is too general a qualifier.

3. Hegel, Marx and Gramsci on Civil Society: Bourgeois 'Revolution'?

Although the aid industry tends to base its 'good governance' agenda on a liberal conceptualisation of civil society, there is a group of western and Indian academics who actually try to move beyond this positivist approach. Theoretically, they find it useful to hold on to the sense of civil society used in Hegel, Marx and Gramsci. Hegel, for instance, recognised that civil society was the site in which one's individualism, egoism and selfishness took precedence over ethicality. It was this loss of ethicality in 'modern' society that concerned him deeply and, if left to itself, civil society would destroy itself. The state was therefore the site at which civil society would be regulated from its excessive whims. Hegel's theory lacked in one crucial element, however – he left out the masses from his analysis. Hence, the non-participation of the working classes in civil and political society meant that the realisation of ethical life in the state was rendered impossible (Chandhoke 1995: 132). Hegel did not recognise the working classes as social actors in their own right, and it was Marx who put this into perspective. Like Hegel, Marx accepted that civil society was the product of the 'modern' world and was the arena in which egoistic behaviour took place; he differed with Hegel in seeing civil society as a space for contestation between the propertied and non-propertied classes as opposed to just being a contestation within the propertied classes. Marx, however, had romantic notions of the poor as he identified them as the elemental class for upholding ethicality within civil society due to their uncorrupted nature. In his view, it would be the proletariat's revolt that would keep the state in check and balance.

Gramsci, on the other hand, recognised that revolution did not always take place in those countries that went through the classic preconditions for socialism. He deconstructed political theory one step further and emphasised the notions of civil and political society, hegemony, and the role of intellectuals. Like Hegel, Gramsci also recognised civil society as a product of the bourgeoisie but he went further in his analysis by separating it from political society. Political society is where the coercive apparatus of the state are found, such as the prisons, the judiciary, the police and the armed forces. Civil society is where the state operates to enforce less tangible and subtle forms of power, through educational, cultural and religious systems and other institutions (ibid.: 149). The former is coercive in nature and the latter is consensual. Civil society in Gramsci was a shield for the state, not only did he see it as a material sphere like Marx but he also realised the value of this domain by its cultural and ideological practices, which actually served to intensify the oppression of the dominant classes and that of the capitalist state, ruled by the organic intellectuals[5]. In other words, civil society as a space for ideological practices also has transformative powers, which can effectively lead one group being dominated by another. A phenomenon further explored in this thesis through an assessment of the intermestic development circle in the context of Bangladesh.

[5] Intellectuals whom Gramsci identified as having functional roles in society.

It is in Gramsci's notion of civil society that a transformative element is found where civil society is actually the moment of ethicality for a fragmented society which is held together by the moral vision and foresight of the leading class. And it is in this very notion of civil society that some of the contemporary Indian scholars can situate their own empirical work. Chatterjee (2001) agrees with Hegel, Marx and Gramsci in according civil society to a small section of the citizenry (i.e. the *bürgerliche Gesellschaft* or bourgeois society). He further notes that whereas the legal-bureaucratic apparatus (the coercive domain) of the state has been able, by the late colonial and certainly in the post-colonial period, to reach the major part of the Indian population, the domain of civil social institutions is still restricted to a small section of 'citizens'. This has precisely been the outcome of civil society in Bangladesh where only a small section of its 'modern' bourgeois citizenry has laid claim over this space dominated by agents of the intermestic development circle, and taken on an educational role towards the rest of society.

Chatterjee (2001) remarks that in order to conceptualise 'the rest of society' that lies outside the domain of 'modern' civil society, it is helpful to use the notion of 'political society' lying between civil society and the state to decipher some of the historical possibilities of the Indian sub-continent. To this I would also add that the notions of both these 'societies' effectively represent an overall community that can at one be 'political' and 'civil'. This is the beginning to understanding the Islamic 'civil' society or *ummah* (Islamic community). This argument is covered in greater detail in chapter three. According to Chatterjee, the most common approach of conceptualising 'the rest of society' has been through the traditional-modern dichotomy. One of the difficulties with this dichotomous approach, which I also agree with due to its pertinence with regards to Islam[6], is that it has an effect of 'dehistoricising' and 'essentialising' tradition in making it untenable to cope with the Western bourgeois, secularised Christian principles of modern civil society. Nonetheless, for the purposes of this thesis this dichotomous relationship between the traditional and the modern can be used as an analytical point of departure to explain the relationship between Islam, 'civil' society and the community, which I later come to call a civic *ummah*.

4. The Traditional-Modern Dichotomy: Community versus Society

Mamdani, for instance, writes that 'the concept of civil society is anchored in a dichotomy central to modern sociology, that between community and society....While communal relations are natural and primordial, societal relations are historically constructed. In this distinction between community and society was anchored the post-war edifice of modernization theory, constructed around the dichotomy of tradition and modernity' (cited in Chandhoke 1995: 180). It is this dichotomous line of thinking which has taken precedence within the current discourse on civil society in an intermestic context. This is not only unique to the civil society agenda, where state

[6] Islam is at one tradition and modernity.

is pitted against it, but it is representative of a wider understanding of western polity where the economic is separated from the political, the private from the public; and, the modern state has been turned into an impersonal rule-bound system of power. These changes have been made sacrosanct post-Enlightenment. In the process social relations have been dehumanised whilst individualism promoted. We can, therefore, conclude that 'pre-modern' societies privileged the community over the individual, whilst 'modern' liberal societies privilege the individual over society and observe this as being part of a progressive form of development.

It was noted earlier that one of the principles which form the ontological basis of liberalism is that of the rational, utility-maximising 'economic man' who seeks the satisfaction of his own needs. Chandhoke (1995), as a result, notes that the person in pre-modern societies who was firmly placed within a community structure, and whose daily life was bound by rituals of obligation and obedience now finds himself on his own. The individual only has meaning when s/he socially interacts with others to create social groups, political groups, cultural groups, religious groups and so forth. For society to come into existence and reproduce itself, the autonomous individual has to be bound by loyalties and obligations to others. In other words, a society is the culmination of distinct communities where individuals relate to one another through their daily interactions. In Islam it is the community which becomes the pivot for all human interactions without which a socially, legally constructed society could not exist. A community can therefore uphold tradition but also look forward and embrace progress. A religious community/society can therefore represent tradition and modernity at one. Nevertheless, it is the so called traditional form of Islam that Gellner posits as a 'rival' social order to 'modern' civil society. Gellner singles out the Islamic religion for being pre-modern and, hence, unable to achieve a 'modern' or rather a Western bourgeois form of civil society based on secularised Christian principles. Has this idea taken primacy within the intermestic development circle?

5. Islam: A Rival to Civil Society?

Gellner's major reason for viewing Islam as a *rival* to civil society is his contention that whereas civil society requires the privatisation of religious belief, Islam is 'secularisation-resistant'. Unfortunately, this is the widely held and deeply entrenched view both in the West and among varied Muslim quarters everywhere (Al-Azm 1996). I will explore this further in chapter five. The liberal concept of civil society has emerged from a gradual separation of Church from State, and it is from this underpinning that Gellner starts to deconstruct his own understanding of civil society. He generalises Muslim polities as being pervaded by clientelism where there is government-by-network, formal institutional arrangements matter far less than informal connections of mutual trust based on past personal services, and exchange of protection from above is expected for support from below. He denies Muslim polities from forming civil societies because they are

> ruled by networks, quasi-tribes, alliances forged on the basis of kin, services exchanged, common regional origin, common institutional experience, but still in general, based on personal trust, well founded or not, rather than on formal relations in a defined bureaucratic structure. The new asabiya[7] is forged on mafia activities rather than on the pasture. (Gellner 1994: 27)

At first glance, Gellner's description of Muslim society seems to illustrate Bangladesh rather accurately. It is a widely held view among developmentalists within the intermestic circle that Bangladesh is a clientelist society, dominated by networks, kinship, common regional origin as well as common institutional experience, and one that relies less on the formal relations defined by a bureaucratic structure. To that end, Bangladeshi society does seem to reflect Gellner's observation on Muslim societies. I, however, disagree with him and argue that primordial relationships based on kin, patronage and, more specifically, the family can also have positive impacts in a poor society not only in associational terms but more functionally in welfare terms (see chapter 3).

Ernest Gellner claims that the survival of civil society hinges on avoiding three threats to liberty: centralised authoritarianism, stifling communalism, and anaemic atomism. He argues that the formation of civil society in the West was the outcome of a 'miracle' which brought into existence a zone of freedom free of stifling communalism, despotic authoritarianism and 'emasculating' atomism (Sunar 1996: 9). So the best way to understand civil society in Gellner's view is by looking at its 'rivals': Islam, Marxism, and nationalism. In his analysis of libertarianism, Gellner separates the notions of 'community' and 'society'. Sunar notes that in the context of the Reformation, Gellner places emphasis on the balance of forces between the 'superstitious' Catholic Church and the 'enthusiastic' Protestantism. Once the confrontation between the two ends up in a draw, according to Gellner, 'community' is superseded by 'society' (ibid.: 13). Indeed, Gellner echoes Mamdani in postulating that within European history, the contrast between community and society is one between the past and the present, or between tradition and modernity. But within Islam these two concepts are one and the same.

Mohammmed Arkoun reminds us that for the majority of Muslims, Islam is simultaneously religion, state and society – the 'inseparable' three 'ds', *din*, *dawla*, and *dunya* – in classical Islamic thought. The rule of law and civil society are modern conceptualisations based on the autonomy of the religious sphere (with its specific theological speculation on spiritual and ethical values) and the political sphere (with its secular approach to governance, legitimacy, sovereignty and the separation of legislative, executive and judicial powers) (Arkoun 2002: 43). Since 1945, Arkoun recalls that Gellner's so-called 'traditional' Muslim societies had been challenged by the 'modern' intellectual and institutional shifts which had occurred in Europe

[7] Arabic for group cohesion or social solidarity.

between the seventeenth and eighteenth centuries, but that these were inclined to reject the historical experience introduced from the 'outside' during colonial domination:

> Indeed, the history of the colonial phenomenon needs rewriting in light of the distinction between indigenous traditional cultures of the colonised and the colonial ideological translation of intellectual modernity by Europeans themselves, including for their own peasantry and industrial workers in the nineteenth century. The colonised societies were based on the patriarchal system more than on Islamic law and ethics. (Arkoun 2002: 44)

Arkoun reminds us that European colonisation itself had been derived from a barbaric, patriarchal, and almost tribal-like social order and yet Gellner seems to insist that it is the Islamic societies which are ridden by 'segmentary communities'; and that this form of society is very different from Western societies and cannot therefore give rise to civil society. To recall, a 'segmentary community' in Gellner is one that avoids central tyranny by firmly turning the individual into an integral part of the social sub-unit. This form of 'Islamic society' may indeed be pluralistic and centralisation-resistant, but it does not confer on its members the kind of freedom required and expected from civil society or the kind of freedom 'that would satisfy us [the Westerners]'. John Keane finds in Gellner's treatment of civil society to be rather economistic and masculinist. He also perceives his thesis that Islam is incapable of achieving civil society as bordering on orientalist prejudice (cited in Tamimi 2001: 132; see also Keane 2000).

It would seem that Gellner had overlooked the fact that Muslim societies, throughout history, have been characterised by the ability to safeguard the basic orientation of society against state encroachment, be it foreign or local. In other words, Muslim societies had a characteristic capacity to develop and sustain structures to defend freedoms against oppressive state mechanisms (Tamimi 2001: 131). Indeed colonial societies, including Muslim ones with so-called 'segmentary communities' (or *ummahs*) have also been through processes of liberation, yet Gellner remarks,

> [w]hatever Civil Society turns out to be, it is clearly something which is to be contrasted with both successful and unsuccessful Ummas, and also with ritual-pervaded cousinly republics, not to mention, of course, outright dictatorships or patrimonial societies. (Gellner 1994: 43)

El-Affendi (2000), another critic of Gellner, goes as far as accusing Gellner of exhibiting essentialism and orientalist oversimplifications because he denies the *Ummah* the status of civil society for being uniquely based on a shared faith. Such claim, he emphasises, is clearly false because the very definition of a community involves some shared values or 'faith' on which it is based. Clearly, the term 'community' (or *ummah*[8]) here is assumed, as it often is in Islamic

[8] It has to be noted here that the term *Ummah* is historically derived from the Madina Document, known as the Constitution that defines treaty relations between the different groups inhabiting Madina and its

literature, to be synonymous with civil society. Nevertheless, Gellner presumes that a 'reflexive' civil society is one in which there is little role for religion. He does not believe an Islamic civil society to be a possibility because, according to him, Islam contains within it a presumption of an absolute God that cannot be challenged or reflected upon (Tamimi 2001: 132).

Contrary to Gellner's belief, a Muslim society deals with the question of 'reflexivity' through *ijtihad*[9] or independent legal reasoning (see also Hanafi 2002, El-Affendi 2000, Ghannouchi 2000, and Elmessiri 1997). It also does so through the concept of *al-bayniyah* (from *bayna* or between), which means that the human condition is such that it is compelled to engage in *ijtihad*. *Al-bayniyah* is a concept developed as part of the endeavour by contemporary Islamic thought to discover new 'middle' analytical categories that distinguish Islamic discourse from the discourse of Western modernity (Elmessiri, cited in Tamimi 2001: 132; see also Elmessiri 1997). It is the distance that separates the creator from the created; it is a human space where man (and woman) can exercise his freedom and use his reason, becoming thereby a responsible trust-bearing creature (ibid.). This distance, according to Ghannouchi, entails the huge *faragh* (or space) within Islam where the process of *ijtihad* takes place, a space for innovation and creativity (Ghannouchi 2000: 113), leaving Islam to define its own form of civil society. The thesis at this juncture is opening a discussion about Islamic sources being capable of making powerful and positive contributions to development discourse and practice as Western discourses have done within the prevailing intermestic development circle. These sources will be discussed in greater detail in chapter three.

6. Ghannouchi: Turning Gellner's Argument on its Head

Ghannouchi, one of the leading contemporary Islamic thinkers on civil society, disagrees with Gellner's characterisation of Islamic society. He insists that the concept of civil society applies to the model of society the Muslims had known through much of their history. In fact, some Islamic political writers have applied the term 'civil society' to the Madina community set up by the Prophet following his migration from Mecca to Yathrib. The pre-Islamic community was likened to the state of nature while the new contractual arrangement in Madina was said to resemble the social contract. Proponents of this theory argue that the individualism of the state

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environs, including the Muslim tribes of Madina, Muslims who emigrated from Mecca, and Jews. The Constitution starts with the pronouncement that all these groups constitute 'one distinct *Ummah* apart from other people'. The meaning of the term *Ummah* in the Constitution is clearly not synonymous with religion and this is another proof that Gellner is wrong to assume that *Ummah* only implied a religious community. Rather than supplanting or abolishing tribal bonds, the Constitution regulates relations among tribes, and between them and the outside world, on the basis of the higher order of the *Ummah*. *Ummah* here is a concept of daily life that also stands for a certain kind of identity and defines a social unit (Tamimi 2001: 134).

[9] *Ijtihad* is translated as being the endeavour of a Muslim scholar to derive a rule of divine law from the Qur'an and Hadith without relying on the views of other scholars. Al-Ghazali, the great Muslim scholar, further remarks: '*Ijtihad* in its complete sense is to make utmost effort in achieving a goal so that it is not possible for one to do anything more.'

of nature, having been replaced by the acceptance of Islam by a community of Muslims, soon gave way to an organic conception of the community, the *Ummah* (Ahmad, cited in Tamimi 2001: 128; Hanafi 2002, Ghannouchi 2000, El-Affendi 2000 and Shafiq 2000). Although few Muslim thinkers have looked into the potentials of the concept of civil society, those who have done so, like Ghannouchi himself, find that it is compatible with an Islamic society because the latter rejects dictatorship, asserts the freedom of choice, respects human rights, and considers the 'community' to be superior to the state whose powers are restricted by *Shari'ah*, i.e. by the authority of the scholars (in Gramscian term, the organic intellectuals) and through consensus[10] (Hanafi 2002, Ghannouchi 2000 and Shafiq 2000).

It was this kind of a relationship between the state and society in the Islamic experience that offered society a wide scope for initiative, organisation, and self-sufficiency. Ghannouchi maintains that so long as the concept of civil society is cleansed of what he refers to as 'some historic ambiguities', such as the attitude towards the relationship between the political and the religious and the supposition that civil society and secularism are inseparable, there is no harm in adopting such a concept. In fact,

> These ambiguities, [Ghannouchi] maintains, are alien to the essential import of civil society, namely that man and his interests have precedence over any form of hegemony. Such ambiguities, he explains, shroud the concept of "civil society" because its emergence and development in the course of European civilization had been associated with the liberal philosophy "which believes in the absolute supremacy of the worldly, individualist, and rational over the religious or the spiritual." Ghannouchi sees no reason why the concept of civil society, just like the concept of democracy, should be monopolised by liberal thought. After all, liberal thought is said to be based on a distrust of values and the forms of authority that warrant respect for them. It separates the realm of impersonal reason, which should be that of public life and utility, from the realm of beliefs, which should be confined to private life. Furthermore, it does not credit the existence of social actors defined both by values and by social relations but rather validates private interests and preferences, seeking as much leeway for their exercise as is possible without infringing on the interests and preferences of others. (Tamimi 2001: 133)

On the contrary, the model society[11] Muslims established fourteen centuries ago, Ghannouchi asserts, was a civil society inasmuch as it denoted a society that was founded largely on freedom and voluntary cooperation politically, where authority was not repressive, as well as socially and culturally, that is with regard to relations among its individual members. Hence, this

[10] It has to be noted here that within Islam and therefore within its communities, consensus is of an utmost importance. Without consensus, decisions cannot be forced upon a community. This is the most democratic form of arrangement within a civil society.

[11] Here I refer to a model society because within this model remained different communities even among the Muslims of the time, however, the model refers to the 'Rightly Guided Caliphate' model when there was greater unity among the diverse communities, which was not experienced in such an organised manner prior to that historic moment and indeed thereafter when once again disunity and intolerance gained momentum. This model is often used as a benchmark by Muslim thinkers.

'civil' society was not based politically on the legitimation of power[12], but on a contractual formula, based upon the Madina Constitution[13], by which society was the ultimate employer of the state, and the state's mission was to serve society (Ghannouchi 2000: 107; see also Khuri 2001 and Shafiq 2000). This is indeed the ideal which an Islamic society is capable of realising.

Within a liberalist framework, as conceived by Ghannouchi, civil society is supposed to be founded on a 'civil sentiment', i.e. on a notion that encourages law abiding. It is a society where moral obligation and the need to coexist with others is an overwhelming sentiment; as noted earlier, man (or woman) is political by nature. In that sense, civil society contrasts the natural society. Hence, 'civility' is the transition from the natural condition to the political condition, where an individual would give up in a political society some of his or her freedom in order to coexist with others and attain certain social benefits that would achieve peace, security, and development. So in the liberalists state of nature a utility-maximising individual would enjoy unlimited freedom but individually, he or she would lack the ability to develop his/her intellectual, literary, and artistic talents because such a development actually requires coexisting under a rubric of law and authority. Thus, the founders of the theory of social contract assumed that in the transition from the natural state of nature to the civil state and, hence, to the political state, man had to give up some of his freedom in exchange for benefits gained by socialising (Ghannouchi, cited in Tamimi 2001: 135-6; see also Chandhoke 1995).

In the civil state of nature then, according to Ghannouchi, religion has a definitive role to play. In this light, he observes that today it is the religious establishment in the West that is not only one of the main institutions but is in fact the largest institution ever of civil society. Represented in the church (though increasingly pluralistic – mosques, synagogues, Hindu temples, and so forth), the religious establishment is well organised and enjoys an independent status. The church, for instance, provides members of the community with 'spiritual warmth' and 'moral protection' against the 'atheistic' culture that is prevalent in the 'institutions of the secular state in the West' (ibid.: 137). Not only does the church maintain a dialogue within society, but it also provides, through various charities, financial aid to the needy. The church in the West is not considered to be antithetical to civil society (ibid.; see also Keane 2000, Berger 2000 and Casanova 1994), and unlike Gellner, Ghannouchi clearly sees that religion has a place in civil society.

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[12] Note, however, what Gellner says in terms of legitimation of power. According to Gellner, '[t]here are two main reasons why economic decentralization is essential in industrial society and certainly constitutes a pre-condition of anything resembling a Civil Society...[s]uch a society can only be plural – and contain countervailing forces and balance mechanisms, which are located in the economic sphere – precisely because effective political-coercive centralization is a necessary pre-condition of its functioning; hence there cannot be much balancing in the coercive sphere' (1994: 87). In other words, Gellner posits a rather dogmatic view of civil society being regulated by state.

[13] See footnote 8.

As to the question of 'community', it has been noted above that within Islamic political thinking, community is often regarded to be synonymous with civil society. Hence, Gellner's assumption that community is superseded by society, or that the former belongs to a traditional past and the latter is the product of modernity, is a clear fallacy. Ghannouchi has a more sophisticated approach to this dilemma, he contrasts tribal society with civil society and makes a very insightful judgement. Tribal society, he notes, cannot be called civil society because belonging to a tribe and administering its affairs has very little to do with reason, free will, or free choice. Individuals belong to a particular tribe because they happen to be born in it. They cannot choose to belong to another tribe, and they are compelled to carry the legacy of their forefathers irrespective of its burden (Ghannouchi 2000: 112). What Islam had done, Ghannouchi explains, was to transfer, or elevate, the people from the instinctive, or natural belonging – as observed in the tribal condition - to the level of belonging to the community of faith. The free choice transfer had been from inherited modes of involuntary belonging to the tribe to a voluntary belonging to an Islamic society. The first Islamic society was therefore a truly *civil* society to which individuals progressed from the primitive society of the tribe. It is this which resembled to what is known today as the modern state or modern political association. Ghannouchi makes a distinction here, he insists that the latter still carries some residues from the tribal society because its association is founded on race, colour, language, or history, whereas an Islamic association is founded solely on faith which individuals embrace freely. Hence, true civility, he argues, is actually found in the Islamic society because belonging to it is not founded on instinct or fear[14]. Furthermore, an Islamic society is administered by a state whose relationship with its citizens is based on *bay'ah*, a contract from which the ruler derives the authority to order or forbid, which in turn is an authority that is bound by law or *Shari'ah* (ibid.; see also Shafiq 2000).

7. Bringing Religion Back into the Civil Society Discourse

It has been argued above that the current liberal discourse on civil society within the intermestic development context accords a less than conspicuous place to ethical and therefore religious tenets. Although, the world's 1.2 billion Muslims, notes Sajoo (2002), are diverse in their cultures and understandings of Islam, they share a *weltanschauung*[15] in which *din* (religion) and *dunya* (society), but not the modern *dawla* (state), are merged such that both the secular and the sacred resonate in the public domain. Rather than separating Mosque and State, this perspective takes no ideological position in that regard: the *ummah* can thus thrive within plural political arrangements. Sajoo argues in answer to Gellner's secularist views that,

[14] It is important to note here that Islam cannot be imposed on other communities through coercion. This is clearly stated in the Qur'an, rather the approach is to allow people from other communities to make their own judgements (through the process of *ijtihad* or independent legal reasoning), and accept the new religion through consensus rather than coercion.

[15] A collection of beliefs about life and the universe held by an individual or a group.

> [T]he 'occidental' liberal conception of civil society is not inimical to Muslim traditions simply because it is wedded to secular space. On the contrary, the primacy of the rule of law, participatory politics and the integrity of individual membership in a pluralist community are values cherished by both traditions. However, a radical secularity that banishes social ethics from the public sphere is patently inimical to Muslim society, for the moral orientation of individual and umma alike are privileged as public as well as private goals. Such banishment also amounts to squandering potential social capital in the form of citizen-public trust, which enables associational life and civic culture to flourish. (Sajoo 2002b: 235)

Indeed, banishing religion to a private sphere not only disallows the possibility of potential social capital in the public sphere to flourish, but it reduces the concept of civil society to the annals of Western 'essentialism'[16]. Much of the current development discourse rooted in the intermestic circle with regards to developing countries ignores this fact, as deliberated at the beginning of this chapter this has created a circular notion of the concept, which does not allow for cross-cultural understandings of civil society. As it turns out, there is substantial evidence of civic institutional and cultural elements in Muslim societies, even if the development of civil society as understood today has lagged in those contexts. The respective Arabic and Persian terms for civil society, *mujtama'al-madani* and *jame'eh madani* have long evoked the sense of institutions organised along civic lines (*madani* being derived from *medina* or 'city'); *mujtama'al-ahli*, which includes a wider net of communal and religious institutions, is also used as a more traditional reference to the concept (Sajoo 2002*a*: 15).

John L. Esposito emphasises that religion has been a significant factor in the reassertion of civil society in many Muslim societies,

> The creation of modern (and often authoritarian) states in the Muslim world which extend governmental control over state and society and over religion and religious institutions as well as the tendency to regard civil society as a modern construct have often obscured the existence of civil society in Islam. Islamic history provides examples of many non-state actors, institutions and organisations that served as intermediaries between the ruler/government and the people, between state and society. Religious endowments (waqf, pl. awqaf) supported schools, universities, hostels, hospitals, and social welfare activities. The development of Islamic law (shariah) itself was often the product of private individuals or scholars (ulama) and schools (madhab, pl. madhahib) that were independent of the state and indeed initially sought to limit and curb the power of rulers. (Esposito 2000: 3-4)

He further notes that in the contemporary Muslim world, Islamically-oriented political parties, professional associations, social welfare agencies, educational and financial institutions are gathering momentum in Egypt, Algeria, Lebanon, Jordan, Palestine, Turkey, Pakistan, India, Bangladesh, Malaysia and Indonesia. He proclaims that in many of these Muslim societies, there exists an alternative elite, modern educated but more self-consciously Islamically-oriented and committed to social and political activism as a means for creating a more Islamic society or

[16] David Lewis (2001), for instance, reflects on the 'usefulness' of a civil society concept within non-Western contexts.

system of government. Their presence is found in professional syndicates or associations of lawyers, engineers, professors, and physicians, as well as government and the military. They provide an avowedly 'Islamic alternative' to the power and privilege of more secular elites (Esposito 2000: 7). It is this social phenomenon, which is of interest in the current study on Bangladesh's civil society.

Opposing the militant rejectionist minority who seek to impose change from above through violent revolution and holy wars, there are many other Muslim activists, not only in Bangladesh but across the Muslim world, who are actualising and institutionalising their faith through a bottom-up approach. They are the ones who pursue a gradual transformation, or Islamisation, of society through words and example, as well as social and political activism (ibid.: 8), in other words, bringing Islam back into the public sphere. Unlike the period when *ulamas* took precedence in community matters, nowadays the majority of the Islamic activists taking part in such matters have not actually been trained in seminaries to be formal religious scholars (as is the case in *madrassahs*) but they are, in fact, the graduates of universities trained in the professions, from teaching, engineering and law to medicine, mass communications, and computer science. In many of these Muslim countries, Islamic organisations and associations have become part of the mainstream, institutional forces in civil society (ibid.). These associations attract revenue from non-governmental domestic sources as well as members working in the oil rich countries of the Gulf. They engage in a broad range of social and political activities, from the creation of Islamic charitable associations to participation in parliamentary and professional association elections. Their network of mosques, hospitals, clinics, day care centres, youth clubs, legal aid societies, foreign language schools, banks, drug rehabilitation programmes, and publishing houses have mushroomed in numbers. Islamic private volunteer organisations have effectively filled a void and have, in some countries, become an implicit critique of the government's ability to provide adequate services, in particular for the non-elite sectors of society. Their services provide an alternative to expensive private institutions or overcrowded public facilities, and at the same time, they reinforce a sense of community identity as well as spiritual and moral renewal (ibid.: 9).

This creation of Islamically-oriented institutions and the participation of religiously motivated Muslims (political and apolitical) in professional associations, private voluntary organisations and corporate life have contributed to a gradual Islamisation of society from below. As a result, there is greater emphasis on Islamic discourse and symbolism that is acting as a source of legitimacy and authority throughout the Muslim world[17]. This Islamisation from below is not simply due to Islamist movements but also to the activity of Muslim professionals, as noted previously, many of whom are apolitical in their outlook, but committed to a more Islamically-oriented community or society. Their support for religiously motivated projects (whether

[17] This phenomenon is also occurring among Muslim communities in the West.

educational, medical, economic, social or religio-cultural) is not informed by politics but by faith. There has also been an increased awareness to social welfare and this has been incorporated into the contemporary notions of *dawah* or missionary work for Islam (Asad, forthcoming 2006). The call to Islam (*dawah*) has increasingly been institutionalised, spawning modern organisations from Bangladesh to Britain. Moreover, many modern *dawah* organisations have not only called non-Muslims and Muslims to Islam but they have become heavily involved in social welfare (Esposito 2000: 10).

8. Putting Bangladesh in Context within the Intermestic Civil Society Discourse

David Lewis makes an interesting contrast between 'old' and 'new' civil society in the context of Bangladesh. Earlier in this chapter, it was noted that the current dominance in civil society discourse within Bangladesh has been the product of the recent rise in donor interest in the concept itself, which has been pushed through the 'good governance' agenda of the 1990s. As a result, the Western bias of the term has taken hold locally due to the dominance and presence of the intermestic development circle, which includes donors, NGOs, and a large section of the middle class professionals (independent researchers, students, academics, lawyers, doctors, engineers, bureaucrats and even ex-Army officers). Lewis correctly points out that this is due to the vulnerable position Bangladesh occupies within the international aid system, but nonetheless, he also emphasises that civil society is also an 'idea' with multiple local meanings and histories that are both politically contested and continually transformed. The concept may therefore have the potential to illuminate important aspects of Bangladesh's social and political processes, both past and present (Lewis 2004: 2).

Contemporary writers and development practitioners like Lewis (see also Stiles 2002, Davis and McGregor 2000, Wood 2000, Devine 1999, White 1999) have attempted to move beyond the facile arguments of state-society relations in deconstructing civil society in non-Western contexts. They have taken a much more structural approach to the issue by underlining the need to understand 'local meanings' through the deconstruction of the 'deeper structures' and 'processes' in developing societies, such as that of Bangladesh, turning our attention to the existing configurations of power, looking more closely at not only power relations, but class struggles, which has included a long history of elite control over political and economic resources, widespread rent-seeking, corruption, pervasive patron-clientelism, a patriarchal ideology, and a colonial legacy. Nevertheless, their discourse remains within the general state-society nexus, partially removed from the liberal orthodoxy. Some among them note a weak state having to deal with a strong society, following the work of Migdal (1988), such as Sarah C. White (1999), whilst others argue the case of a 'Patron State', such as McGregor (see Davis and McGregor 2000: 57), where the state is seen as patron of last resort in the delivery of development resources, hence, reinforcing micro-level patron-client relations which effectively contribute to the reproduction of poverty. What strikes me in this literature is the omission of

religion or faith, as a possible alternative or incorporation into the overall development discourse.

Some of these contemporary authors recognise that religious organisations are part and parcel of the wider civil society discourse in Bangladesh, but they do not incorporate an Islamic idea of civil society in their discussion, rather the tendency is to incorporate Islamic institutions or organisations into their own Western views of civil society where little is known about local civil society actors, such as *maulanas* (Islamic scholars), *madrassahs* (Islamic schools), mosques, as well as Islamic welfare organisations. Yet when some of these local forms of civil society actors retaliate in some form or another against the more secular-based NGO community (see chapter 6), the institutional setting western practitioners and academics are more familiar with, events are overtly highlighted as 'Islamists being against the NGO community'. Different actors within the intermestic development circle capitalise on these events to pursue their own interests, leaving behind a sour relationship between segments of Bangladeshi civil society. In other words, pockets of disruption, which are also periodically instigated by the NGO community, can be wrongly labelled as being proof of an 'Islamist threat' and tend to blow the 'secularist-Islamist' tension out of proportion. It is my opinion that in highlighting a skewed form of 'fundamentalist' force within the civil society discourse, actors within the intermestic circle are incapacitating the larger Islamic community from creating a legitimate 'alternative', thereby, causing an unfair balance in favour of the secularised NGO and donor community. This is further exacerbated by the vulnerable position Bangladesh holds within the international system, being highly dependent on foreign aid. It therefore seems that the transformative moment in Bangladesh's civil society is indeed expressed by the 'moral' vision and foresight of the 'leading class', where this class is represented by the power and privileges of the more secular elites favoured by the intermestic development circle[18]. This thesis will attempt to redress the balance by incorporating Islamic ideas and sources within the wider developmentalist discussion on civil society.

In this endeavour, David Lewis, does make progress in light of religious organisations and philanthropic activity, which he has included in one of his more recent studies on civil society in Bangladesh. Lewis argues that before Bangladesh's emergence as an independent nation there had long been traditions – as found in most societies – of community organisation and voluntary action. Private voluntary work was undertaken by the better-off members of the community in organising schools or mosques and relief was provided for the victims of natural disasters. Religious charity has long been part of rural life (Lewis 2004: 5). The Islamic duty of *zakah*, where 2.5 per cent is deducted annually from one's net worth on wealth, is an obligatory part of social life for Muslim Bangladeshis, albeit irregularly practiced (see chapter 8). *Zakah* is

[18] Of course, one should note here that there are Muslim participants within this circle as well, so I am not attempting to look at the wider picture as a dichotomous relationship between those within the 'circle' and the rest, but rather trying to make a broader ideological point. After all, there are those who work within the development circle and live a life by Islamic rules and values, giving *zakah*, building mosques for their localities, or *madrassahs* and hospitals. Thus, the circle itself is problematised.

a formal duty not subject to choice. *Sadaqah* (charitable contributions) also comprises *zakah* as well as all other voluntary charitable contributions. Whereas *zakah* is compulsory, *sadaqah* is encouraged in order to alleviate the suffering and meet the requirements of the population, and the state has the right to levy additional taxes until crises, such as poverty, is overcome. This opinion is derived from the principle that preserving life, and saving the 'community' as a whole, has priority over preserving the wealth of individuals (Ghannouchi 2000: 113). From the colonial period onwards, Christian missionary work in Bengal equally embodied elements of voluntary activity in the fields of education and health, and contained antecedents of some of the community development approaches of contemporary NGOs in Bangladesh. Self-help village level organisations, such as the *Palli Mangal Samitis* (or Village Welfare Societies) became a common feature in many of Bangladesh's districts from the 1930s onwards (Zaidi, cited in Lewis 2004: 5).

It is at the juncture of where the 'old' meets the 'new' that civil society becomes easily blurred, notes Lewis. He observes that on a visit to Comilla, in August 2000, in Eastern Bangladesh, his old place of village fieldwork, he found a substantial growth since the late 1980s of NGO-based activity in the area by at least four different organisations, but that these were co-existing with other forms of organised self-help, individual elite philanthropy and local patronage at the community level. For instance, a village association had been started amongst a small group of the better-off youth to provide sport facilities and a youth club, and to generate savings. A local doctor who had left the village many years ago for a successful career in Dhaka, and who had earlier funded the village *madrassah* school, who was now ill with cancer, had provided funds for an orphanage to be built in the village. Another successful villager who became a chief of police in Dhaka had established a secondary school in his name, and secured municipal funds for its running costs through his relationship with local political leaders in the nearby town. This link was further part of a wider effort to bring the village under the local municipality which would bring new services such as a gas supply to the village (Lewis 2004: 11). These philanthropic activities may be influenced by politics in certain cases but in others they represent acts of faith. Lewis also notes that like NGOs, religious organisations can also see themselves as acting in pursuit of the 'public good' in response to local problems. In Dhaka's Gopibagh area in Mirpur, for example, the leader of a mosque helped organise a community initiative designed to resist the problem of organised crime – believed to be linked upwards to political parties – experienced by local traders and residents in the neighbouring streets. By issuing whistles to local shop keepers and providing wooden clubs to the congregation of the mosque, the activities of local touts and extortionists are believed to have been successfully reduced. As Lewis clearly understands, 'such judgements about actions taken by organised groups in pursuit of their own or a community's interests very much depend on values and beliefs of the observer' (ibid.).

Conclusion

It has been my attempt in this chapter to highlight the inadequacies of the current liberal approach to civil society within the development discourse. Since the rise of a 'good governance' agenda in the 1990s within the intermestic development circle, it is this liberal approach to civil society which has found root in Bangladesh. I have argued that in so doing, there has been an overemphasis on state-society separateness rather than interrelatedness, leading to a reductionist view of civil society in Bangladesh's development process. The history of Bangladesh has shown that struggle and conflict in the interests of the poor is as much with parts of civil society as it is with the state. Hence, the uneven power relations in society are reflected at the level of state, which become the deciding factor for the redistribution and access for resources. As a result, the interest of one group is promoted whilst that of the other is suppressed. This is not only true from the point of view of accessing resources but also ideas. In other words, those that have access to greater resources tend to shape the dominant ideas prevailing in society. Contemporary academics and development practitioners have, in the context of Bangladesh, emphasised the structural causes of these uneven power relations but they have failed to go far enough, especially in incorporating an Islamic idea of civil society, leaving an ideological gap within the intermestic circle. There is a general bias within this circle, which tends to favour a particular ideological line in the pursuit of 'civil society strengthening'. As a result of which certain organisations that conform to this ideological bias are favoured for democratic progress whilst others may be seen as 'undemocratic' or, indeed, 'fundamentalist' in nature.

CHAPTER TWO

METHODOLOGY

Introduction

This study began with the hypothesis of contemporary civil society understanding being essentialised in the development discourse. Through the western 'lens' we are provided with a prescription of what this civil society *ought* to look like, using a certain 'liberal' and 'secular' set of ideas and concepts. In an intermestic development framework, this has largely been understood by donors and other international actors as being represented by the hugely successful NGO industry (partly an international creation itself) in Bangladesh. I argue that this has taken our eyes off wider informal development institutions, such as charitable provision of welfare through Islamic means. The thesis therefore proposes an 'other' way of looking at civil society in a predominantly Muslim country where an indigenous people's belief system is integrated into the debate. These informal institutions lead to poverty reducing practices that are less visible or even understood by a development network dominated by international agents and yet plays an active role within its realms. Conceptually, they are often represented through 'intentions' that are 'out of sight or touch' so that when the 'act' of welfare takes place it is not always understood as being a religiously-motivated act. Nevertheless, such 'actions' and 'intentions' brought together in daily religious life (Asad 2006, forthcoming) can also define associational relationships not only in a civil society way but more functionally in welfare terms. In this regard, the thesis proposes a normative case for an Islamic 'voice' in the global civil society debate but more concretely it shows emerging signs of an Islamic welfare system in the context of Bangladesh. On one level the thesis is prescriptive, attempting to put forward a conceptual framework for an Islamic civil society that 'could' or 'should' materialise, given it takes consideration of indigenous values, but at a descriptive level, it attempts to illustrate the way some of these Islamic welfare actions are taking place on the ground. It brings to the fore a *Gesellschaft*-type argument of associational life of what is clearly embedded in a more *Gemeinschaft* setting of kinship, family and community-based networks.

Using the analytical tool developed by Stiles (2002 and 2002a) known as the intermestic development circle, which represents a network of domestic and international agents of development where major policy issues are decided and activities coordinated, I advance a discussion on the interaction and interrelation between two sets of discourses on civil society: (i) Western, and (ii) Islamic. This debate is both part of a global phenomenon highlighted through the Gellnerian (1994) and Huntingtonian (1996) thesis of Islam versus the rest, but at a more deconstructed level it becomes a debate about ideas and 'ways of life' that are equally contested locally. In this research I attempt to embed the global debate within local manifestations through an analysis of the interactions between different sets of actors within and beyond the intermestic development circle. It uses the case of Bangladesh as a local expression of non-secular ideas and an Islamic 'way of life', which is being contested partly due to the high level of donor presence and NGOs but also because of a rising educated Muslim middle class becoming more aware religiously and acquiring knowledge and skills to develop Islamic responses to political and social problems (Esposito 2000). Hence, it not only

represents a contestation between international and local actors, but also an ideological power struggle between different groups of the middle classes playing a functional role locally, not only in a civil society space but more widely within the polity. These contestations have given rise to a form of ideological 'crowding out' where one set of ideas and practices are given precedence over other more indigenously-grown ideas that also give rise to welfare outcomes in poverty alleviation terms. From its inception, the study attempted to look at the less well researched role of educated middle classes who occupy a functional space within the civil society as opposed to the well researched group of underprivileged in a development context.

Through the nine-month fieldwork undertaken in Bangladesh for this study as well as a prolonged exposure within the intermestic development circle, I was able to engage with certain groups of these functional middle classes. The relation and position of the 'self' within the study was also of importance in shaping the argument. By virtue of my British Muslim Bangladeshi status I was able to advance a series of questions about the consciousness and attitudes of a non-development oriented middle class in Bangladesh, leading me towards associational life of a differing kind and entering a discourse somewhat removed from the usual 'development community' where expatriates usually participate in debates about civil society. I combined participant observation with ethnographical insight to find ways into the kinship, network and identity bases of my 'informant' community. Through an understanding of the structure of behaviour of this community alongside the cultural discourse about it, I have uncovered the interaction between faith, kinship, identity and philanthropy.

In section one I start by looking at my own position within the research and argue that the 'self' as a partially indigenous researcher plays a pivotal role in determining new insights and perspectives about the human condition of those being researched and may assist in overcoming generalisations that border on western ethnocentrism, reducing the 'overtones of colonialism and imperialism', which have tended to dominate development anthropological studies in the past (Escobar 1991). I particularly focus on Sherif's (2001) usage of insider-outsider status (she is part Egyptian and part American) to study Egyptian society (in particular through her extended Egyptian family). My British-Bangladeshi Muslim status also placed me in a unique position where I was able to intersect with the people being studied in multiple ways. These multiple identities aided me in not only being culturally sensitive to my respondents but an element of solidarity and trust was assumed in the relationship, which led to further ease of access to informants (and information) and the eventual interpretation of field results. Having also interacted within the intermestic development circle on separate occasions, I became aware of the intrinsic bias in the way development strategies were formulated. These were not only based upon a capitalist-friendly framework, as Kothari and Minogue (2002) suggest, but also one that seemed secular in nature and yet more strongly made compatible with Christian values. As an 'insider', it became clearer to observe that Islamic means of welfare provision also had an impact in terms of poverty reduction within Bangladeshi communities but that these

were less well documented, compared to the bigger NGOs' performance in the intermestic circle, due to their informal nature. Hence, a subtle 'crowding out' of indigenous ideas and practices was taking place as the neo-liberal development framework had become so entrenched in a heavily aid-dependent country. At a more local level, this ideological contestation was reflected in a wider national political polarisation among the educated middle classes who had a functional role to play in a civil society space.

Section two illustrates how I negotiated the insider-outsider status to gain access to different sections of the educated middle classes in Dhaka. Although, at first glance, the data I collected during my fieldwork may have seemed 'dispersed' (Escobar 1991), my 'partially indigenous' researcher status guided me in accumulating insights into the consciousness and attitudes of my informant bases through which I began to gain an understanding of the deeper ideological structures regarding faith, kinship, identity and philanthropy. The two main points of entry were my extended family network and the Centre for Policy Dialogue (CPD), a leading civil society think-tank based in Dhaka. But the initial interest for this research was formulated when I was working as a research assistant in Bangladesh, reviewing the 'big NGOs' with a team of consultants commissioned by the Department for International Development (DfID). Through separate illustrations as a participant observer during the fieldwork period for this study, I move in and out of identities (Bengali, Muslim, Western, young woman) to better understand my informants in relation to wider social norms and practices. Through an understanding of the structure of behaviour of this community of informants, I have uncovered local expressions of the global civil society discourse where groups of middle classes continuously negotiate between their 'actions' and 'intentions' within an associational space. As the CPD colleagues have shown, they can at once work within an intermestic development context without foregoing their religious agencies. Their lived experiences span across the religious and secular ideological divide confirming the Islamic norm of spiritual and worldly interconnectedness, where religion is not simply left in the private space but actively takes part in the public square.

Section three concentrates on the way I came to draw a sharper conclusion regarding the subtle 'crowding out' of an indigenous Islamic form of development from a civil associational space dominated by a secular (albeit compatible with a Protestant form of Christianity) and liberal ideology. This line of questioning moved forward post-fieldwork. On my return to the UK I undertook a second literature survey on Islam and civil society which was not covered initially. This supplemented my theoretical understanding further. Through interviews of a number of academics as well as development practitioners conversant in the Islamic welfare system, I began to draw a clearer picture of my findings in the field. The internet was also a rich source of information on academic papers, interviews, and conferences particularly focusing on Islam and civil society. In this part of the research, I was made aware of a Bengali Muslim mailing list to which I was added through one of my main informants. This kept me informed about the thoughts and perceptions of educated Bengali Muslim middle classes inside and outside

Bangladesh. I continued gathering more specific data through email communications with a number of informants that were familiar with the more contemporary Islamic welfare system in Bangladesh, which was part of the wider civil society (i.e. beyond its 'secular' conception). Through a snowballing technique I managed to access different sections of professionals (Islamic bank, Islamic welfare organisations, civil servants, academics) who further shaped the discourse of my thesis and validated previous data gathered in the field. It was becoming apparent that a line was superficially being drawn between the Islamists (the more politically motivated Muslims) and secularists, whilst the majority Muslims of Bangladesh whose daily practices reflected a genuine respect for their faith were unable to choose between such extreme options, but were clearly concerned of their 'responsibility' towards fellow human beings by giving agency to their religious beliefs.

1. The Position of the 'Self' in Relation to the Research

Before moving onto a full analysis of my research process, my own position in this study has to be highlighted as far as it plays a concrete role in shaping this thesis. Using the self reduces the 'overtones of colonialism and imperialism', which have in the past tended to dominate development studies (Escobar 1991). I am a Bangladeshi-born British Muslim who has spent much of her childhood through to adult life in Europe. I was educated within a western structure of learning, both in Belgium and in Britain since the age of three. At home I was brought up within a Bangladeshi Muslim cultural context where I was taught to respect elders, to speak in Bengali and appreciate 'deshi' (home-grown) culture so as not to forget my roots, learnt to read the Qur'an in Arabic as well as my five daily prayers from a very early age; and more widely, I learnt through my interactions with the small Bengali community present in Brussels and my parents' life experiences as Bengali Muslims struggling to make a life for themselves and their children amidst a different cultural group. Every action was (and still is) tempered through a strong belief in *Allah* (God). Having experienced extended family life in Bangladesh in the first three years of my childhood has been a defining moment in shaping my adult personality. The regular trips to Bangladesh, including a year spent as an adolescent there, further intensified the bonds with '*desh*' (country), family life and local customs. As a result the lenses through which I view life have a strong bearing on my Muslimness, my Bengaliness as well as my Westernness. Each of these identities takes centre stage according to context. Each of these identities has played an active part in shaping the form and content of this research.

With respect to the study in hand, I was able to negotiate insider/outsider status (Sherif 2001) in the field and away. This has allowed me to engage with a more nuanced academic discussion on civil society and alternative ways to development (Bebbington & Bebbington 2001). My attempt to build an understanding of middle classes in Bangladesh through fieldwork highlights the fact that as a researcher notions of self intersect with those of the people being studied in different ways. In finding traces of another within oneself, as one does in encountering the

narrative of another, the Self becomes more conscious of its own meaning (Cottle 2002: 535). My insider/outsider status among the Bangladeshi middle classes who became the subjects of my fieldwork research forced me to be constantly aware of my multiple selves, my own experiences, and my subjective interpretations (Sherif 2001). In particular, the formulation of knowledge and its interpretation are affected by these multiple boundaries (my being western and indigenous at the same time) between people (the researcher and the researched) but this process enriches the final outcome of the 'inquiry', making it less positivist in approach and providing more in-depth analyses of local cultures.

As with every research relationship there are ambiguities and ambivalence that must be acknowledged. A western researcher in the field still holds the privileged status of 'researcher', whereas an indigenous researcher is considered 'one of the people' (Sherif 2001: 446). For instance, a number of my subjects would often just take it for granted that I was one of them and therefore I knew it all culturally: '*tumi/apni*[1] *to Bangalee shutorang tumi/apni ei desher obostha to bujtei paro/paren*' (you are Bengali yourself so you understand the situation in Bangladesh) and other such related comments. This was of course true on many levels but it also raised my own consciousness for the research such that I would try to be aware not to miss certain cultural subtleties. After all, I was also part western in terms of my lived experiences. So the 'partial insider' is constantly forced to move between worlds and identities. Nevertheless, fieldwork conducted in a reflexive mode by 'partially native' ethnographers can help generate *new perspectives* on the state of the human condition that are insightful and may at the same time overcome generalisations that border on western ethnocentrism (ibid.).

Inquiry through the use of the 'indigenous self', where I was heavily influenced by my informant base, opens up new horizons for social science research more widely, as it has the potential to reduce the 'overtones of colonialism and imperialism', which have tended to dominate development studies in the past. Escobar notes how 'development anthropology' rests in a western-centric system of knowledge and power, and that it actually recycles this system in the name of post-1960s notions of sensitivity to the grassroots, local culture and the like (1991: 660). This has been echoed in more recent analytical studies on development, underlining the prevailing neo-liberal agendas and a need for change (see, for instance, the edited collection by Kothari & Minogue 2002). To this end reflexive anthropology, led by western and non-western scholars, has gone some way to question the paradigms of objectivity and detachment, which have historically characterised the field of anthropology (Karim 1993: 248). The cases of partial insiders who have background ties to the cultures being studied provide certain insight into the dynamics that can occur in the research process, including in terms of access to informants and the eventual interpretation of field results (Sherif 2001: 438). Indigenous ethnographers raise questions about the boundaries of understanding and interpretation (ibid.). Clifford and Marcus,

[1] Both these words mean 'you' but in Bengali this term is not neutral. *Tumi* is either used by an older person in relation to someone younger or may be used to represent friendship, whereas the '*apni*' is either used out of respect or in more formal situations, even if the person is younger.

for instance, have pointed out that 'insiders studying their own cultures offer *new angles of vision and depths of understanding*' (1986: 9; *emphasis added*) – a major objective of the current inquiry.

As an 'insider' I was able to map the deeper consciousness and attitude of a Bangladeshi Muslim educated middle class that often practice poverty reducing acts through Islamic means but which tend to go unnoticed due to the 'intention' of the 'act' not being visible to the naked eye or the 'charitable act' going unaccounted for, as compared to the 'recorded' acts of 'big NGOs' in an intermestic context. Through the fieldwork and past work experiences within the intermestic development circle, I became increasingly aware of the biased understanding of development strategies, where only certain ideas were continuously reflected (secular, Christian, Western, neo-liberal) at the expense of other more indigenously-grown values based on an Islamic belief system. This led me to confront this 'injustice' by pursuing a debate about two sets of global discourses regarding civil society, one western and the other Islamic. By placing these discourses onto a more concrete continuum of the intermestic development circle allowed me to note that certain poverty alleviation practices tended to be favoured over others in a country that remains heavily aid dependent. Whether willingly or unwillingly, Bangladesh being a weak peripheral state within the global world order and having a comparatively weaker 'voice' on an international scene tends to promote neo-liberal ideas of 'economic growth', 'liberalisation', and an overall capitalist-friendly discourse. Using the term 'intermestic' means that the domestic factors are not always subsumed to international trends. Local agents of development (academics, consultants, journalists, NGO leaders, professionals) also contest for an ideological space. In the case of Bangladesh, this has led to an overall political polarisation of civil society spearheaded by an educated middle class, drawing a sharper line between secular and religious forces, where certain 'big NGOs' backed by donor patronage have also not been spared. This has had a subtle 'crowding out' impact of more indigenously-grown development strategies but there are signs of a growing educated Muslim middle class Bengalis becoming more aware religiously and acquiring knowledge and skills to develop Islamic responses to political and social problems, as seen in the rising numbers of Islamic welfare organisations, Islamic schools, orphanages, trusts as well as movements, research groups and think-tanks.

2. Negotiating Points of Entry in the Field: Embedding the Global Civil Society Discourse within Deeper Local Expressions

Before going off to fieldwork I had undertaken a critical survey of the literature on civil society in developing country contexts. The anomaly I had discovered then was that the way civil society was being conceptualised in non-western contexts had evolved from its Enlightenment period and rested on a neo-liberal worldview organised around production and markets, on a separation between state and society, divided between developed and underdeveloped,

'traditional' and 'modern', ruled by the politics of aid [inclusive of NGOs] and multinational corporations, riddled by fears of overpopulation and communism [this fear has now shifted towards Islam], fixated in a faith of material progress through technology and the exploitation of nature (Escobar 1991: 664). Said differently, a world immersed in capitalistic ideologies albeit with an emerging phenomenon of humanism through its language of participation, inclusion, gender equality and development sustainability. And yet one of the basic tenets missing from such analyses was the role religion played in the lives of the poor for whom these programmes were being developed. My own field observations were pointing me in a direction where religion was not only part of public life and, therefore, of civil society but it was directly active in the production of informal welfare institutions based on hierarchical social trust through kinship, brotherhood, patriarchy and personal aura, giving rise to philanthropic outcomes.

Most research on Bangladesh in terms of development studies is usually undertaken within the already well-researched settings of the intermestic development circle i.e. NGOs, village-level studies and such familiar anthropological grounds. Very few attempts have been made to move beyond this familiar ground[2], so my aim was to attempt a sociological analysis of those middle classes who were partially disengaged from the popular civil society discourse within the intermestic circle but were still concerned about poverty reduction and development in general. Accessing such a group of people was not initially well-defined within my fieldwork plans, especially since there were very few middle class studies available and the group itself was scattered. Nevertheless, as a partially indigenous researcher and through my previous exposure within the intermestic development network where I worked on separate occasions with different groups of development agents, I was able to notice the underlying biases present in the formulation of ongoing development strategies. Through a collection of observations I began connecting the global discourse on civil society to the more indigenous realities of Bangladesh. It became apparent that the western concept of civil society did not fit perfectly onto this non-western context, but unlike Gellner's assumption of Muslim communities being incapable of achieving civil society, associational life was ever present in Bangladesh and was actually enriched through Islamic means of poverty alleviation.

My fieldwork lasted for a total of nine months. I went over to Bangladesh in December 2002 and started discussing about my research with 'old acquaintances'. As I had previously worked with the Department for International Development (DfID) in Bangladesh, I decided to pay a visit to some of the staff there and exchange ideas about doing research in terms of governance and find possible entry points. I was aware of certain on-going governance projects at the time. I

[2] A recent study by the Institute of Development Studies at Sussex University, and several other research institutes, has made an attempt in answering this informational gap. The 'Elite Perception of Poverty' study is a comparative study covering several developing countries, including Bangladesh, looking at how various elite sectors see poverty and inequality. The basic assumption underlying the project is that the conceptions of the causes and consequences of poverty among those who control basic resources have crucial consequences for the making and implementation of policies for fighting deprivation and social exclusion.

was also looking at possible ways of earning a keep whilst doing fieldwork since I had no official funds or grants to support me financially. Through the Human Resource Manager I came to know that DfID had funded the Centre for Policy Dialogue (CPD), a leading civil society think-tank, to undertake a review on the national policy recommendations made to the newly elected Bangladesh National Party (BNP) government in 2001, and they needed a researcher to co-ordinate this programme. I immediately thought that this would be a good opportunity for me to access certain groups of middle classes working in a civil society context within and beyond the intermestic development circle. As I explain later the CPD became part of my overall interface in the research, allowing me to achieve a more complete understanding of the intermestic circle and the dynamics prevailing between groups of middle classes.

As the participant observer I was not only confined to the CPD for accessing the middle classes, I had many opportunities through my own extended family and friends. This provided me with a check-and-balance for the observations I was making within the CPD. I lived with different family and friends at different times during my stay in Dhaka. I spent the best part of this period in an area called Shyamoli, near Mohammadpur, where my mother has a house and stayed there with an uncle. It was also during this period that I was working at the CPD. Shyamoli is a typically middle class area where a number of NGOs are located, there are many mosques and local associations, and there is a structured group of *mastaans* or musclemen (as in most other areas in Dhaka) who act as gatekeepers for the *para* (locality). There is a real feeling of 'community' and for the *para* men Friday prayers are usually an opportunity for not only fulfilling their Islamic duties but also to keep abreast of what is going on in the area and beyond economically, politically as well as socially. Through prolonged conversations with my uncle, I came to learn much about the local social structure of Shyamoli. During my stay in Shyamoli, I truly felt part of the wider Bengali Muslim community and equally felt protected because my extended family had a strong presence and were well-known in the area through several generations. A late grandfather of mine had set up two garments factories here, which were taken over by his two sons. They not only generate income for the local people but they are active in the community as they finance the local club and are generally involved in the community's well-being. Even the local musclemen are kept happy by being given left over garment cloth as well as other favours. In return, this protects my uncles' businesses and their surrounding families[3] and friends from unwanted tolls as well as hostility.

[3] One such case comes to mind as it involves my mother's house. Whilst it was being built in the early 80s, a number of musclemen had approached my uncle who was overlooking the work, and asked him for a toll. Once they realised that we were connected with the local garments' owners they apologised and walked away without causing further trouble. The house is now rented out to an NGO which has been there for many years and though its executive director recently wanted to move out to a bigger premise somewhere in Mirpur, the staff were reminded of the fact that in Shyamoli at least they are protected from the musclemen mainly through our extended family network. The NGO has been hassled on a few occasions to pay a toll but once the *mastaans* recognised their affiliation to our family, they generally did not bother the staff further.

It was also in Shyamoli that I met with an anthropology lecturer from one of the leading Bangladeshi universities with whom I spent several hours on separate occasions talking about the structure of civil society in Bangladesh. I came to know him through a colleague at CPD who introduced me to him because he felt I would gain from his extensive knowledge, which I certainly did. But it went further than that because the more we talked the more I found out about his world as someone who was Hindu living in a majority Muslim community. His main concern however was not the fact that he was living within a majority Muslim community but rather his unconventional appearance as a Bengali academic. He had that '*Baul*[4]' appearance with long hair and a mystical, poetic air about him. Interestingly when I met him before leaving Bangladesh, he had cut his hair because he felt that if he wanted to be considered for 'serious' jobs he needed to look the part. As we became friends, I came to know a little more about his family too and the fact that they were selling their properties in Bangladesh and moving to India due to the rising pressure on Hindus from the BNP (Bangladesh National Party) government, especially with regards to their property rights. Though I do not know the practical details of his parents' situation and their properties, I came to empathise with his worries. Here I was made to reflect on my own Muslimness. With most of my other informants my Muslimness was almost 'taken-for-granted' but in this situation I was subtly made aware of it. He did not make a big deal of the Hindu-Muslim situation; he just presented his parents' problem on passing – a practical dilemma in one's life. In so doing he raised my own level of consciousness.

During the latter part of my fieldwork, I was based in more 'upper' middle class areas of Dhaka called Banani and Gulshan (also known as the 'diplomatic zone') with some extended family members as well as family friends. They not only gave me their own time to explain their perspectives on Dhaka's middle classes and the role for civil society, but they also introduced me to a wider network of middle classes who were familiar with the political economy of Bangladesh. They kindly took me in as their 'niece', 'grand-daughter' and 'sister'. They introduced me to their friends and other family members who were all part of this wider network of educated classes. With them I attended social events, dinners and had '*adda*[5]' sessions (some of these *addas* turned out to be in university unions with groups of youths as well as academics) leading to a snowballing effect of meeting 'friends of friends', which gave me ample opportunities to informally ask questions to different groups of middle classes that would aid my research. Even through everyday conversations and activities such as watching local television channels, reading the newspapers I would start building a 'portfolio' of data, which were mainly kept as 'diary notes', 'mental notes' or 'informal interviews/conversations' that would eventually shape the theoretical base for my thesis along with the wide literature survey I had undertaken pre- and post-fieldwork.

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[4] Bengali folk singer.

[5] Literally this word means to 'gossip' but this is a serious pastime in Bangladeshi society where groups of people come together to exchange thoughts, views, opinions on politics, religion, culture and other issues that may have an impact on their daily lives.

Whilst at my aunt and uncle's in Gulshan, who also run the legal NGO Odhikar, I came to meet different groups of professionals. Odhikar predominantly works on human rights issues. Both this uncle and aunt are lawyers by profession. An interesting situation arose whilst I was in their office one day, which encapsulates the secularist-Islamist tension among groups of middle classes in Bangladesh. It was 19th July 2003, a day when Colin Powell, the then US Secretary of State, visited Dhaka. A peaceful demonstration was held in the city to protest against his visit due to his administration's part in the war on Iraq. Two men were illegally arrested because they were handing out leaflets against him. Later on it transpired that these were men representing *Hizb-ut-Tahrir* (an Islamist group) and were mainly arrested on that count. This was a breach of their human rights as they were merely disseminating the ideas they believed in, in a non-violent manner, hence, one of their representatives came to Odhikar for legal support. This reminded me how dependent and vulnerable Bangladesh was in terms of foreign relations, external aid and investment. In order to keep its 'secular' face to the outside world, the government felt obliged to order the arrest of these two men who were law-abiding citizens but whose only crime was to hold Islamic political views. There is a very fine political line the Islamists tread and this particular situation merely reflected one extreme aspect of that ideological 'crowding out' of a civil society space for the Islamists and indeed people who aim to be vocal from an Islamic soap box.

So my primary entry point was through an extended kin network which provided me not only ease of access but also personal security. Although I was 'one of the Bangladeshis', I was not in my natural environment. Through my person and my actions, it would have been hard for the locals to know that I was from Britain. To the local rickshaw-*wallahs*, I was just another Shyamoli/Banani/Gulshan resident (note that I can speak the local dialect i.e. what is known as '*gaeo Bangla*[6]' as well as '*shuddho Bangla*[7]'), and I made sure I acted that way not to arouse attraction. Only I was fully aware of my 'western' identity' whilst moving around Dhaka city. This tactic was more for personal protection than for the research itself. It was therefore often necessary for me, as a woman, to either be escorted (usually by a family member or a friend) or to make sure I was aware how to get from A to B during the day (I would certainly never travel alone after dark) without looking lost! Although, women in Bangladesh nowadays have much more freedom of movement and many women work, a certain element of decorum is still expected in terms of mobility. In other words, it is unlikely to observe middle class women to journey on local buses (they usually travel in office cars or buses, or have their personal chauffeurs and in very few cases drive themselves), unless these were 'premium' buses or 'BRTC[8]' government buses. In fact, my extended family members were often amazed by my 'independence' and thought that I was quite courageous to travel under different circumstances,

[6] Popular/common Bengali.

[7] Literary Bengali.

[8] Bangladesh Road and Transport Corporation.

and they were always concerned for my safety, especially since they knew I was not from around Dhaka. Thus, the 'western' woman needed to be careful during her journeys in the city.

This brings me to my second major point of entry. The reason for choosing the Centre for Policy Dialogue (CPD) as a specific entry point was mainly to contain my research within an area I could physically manage and yet one that would further enrich my analyses of Bangladeshi middle classes. It also provided me with a level of personal security. At the back of my mind I expected the work with CPD to lead me to further informants through a snowballing effect, which was achieved to a large extent. As it later transpired, working there as the participant observer was almost like looking at a microcosm of the way the educated classes led their lives across Bangladesh: kinship, patronage, and patriarchy were part of daily practice – as such the social and cultural distance travelled daily by the office worker from home to the work place is practically negligible (see Wood 2000). By this I mean that the public (office) space becomes an extension of the private (home) space where employees become 'sisters', 'brothers' and 'children', and employers are the 'elders' who assume obligations of patronage, indulgence and even protection as reflected through the notion of *daya* (grace). This particularly implies an 'indulgent redistribution of wealth, abstract goodness, and personal aura', which is a fundamental component of Bengali conception of hierarchy (Maloney 1988: 42). This form of hierarchical social trust is not necessarily exploitative but reflects an embedded cultural consciousness and attitude towards a particular form of social 'responsibility'. Through the accumulation of insights into the consciousness and attitudes of my informant bases, I was able to form an understanding of the deeper ideological structures at work within the society. But it also forced me to move in and out of my Bengali and Western identity because there were moments where certain elements of 'indulgence' almost felt patronising to my individualistic western upbringing[9]. At those moments I was made aware that my perceptions were different to that of the young colleagues I befriended.

Being situated within the CPD as the indigenous researcher, I 'intersected' in multiple ways with other middle class professionals who were working in a 'civil society' context. Among them I found a staunch leftist/socialist who became one of my key informants and was very articulate about the formation of civil society in Bangladesh, particularly because he had previously done a study on student politics and was the son of a late prominent socialist political figure. To me he was the classic representative of a Bengali 'leftist' and was an embodiment of the socialist rhetoric, and yet like so many of his 'comrades' he had been co-opted by the western-oriented NGO community. Ironically, he now works for one of the biggest NGOs in Dhaka (his wife also works for another major NGO). But as many of the youths of his generation argue, social activism does not always put food on the table and when you are married you have responsibilities not only to your wife but to the family at large, and for anthropologists like

[9] Of course, here I could be accused of being an 'orientalist' since my own worldviews have been shaped by western ideas and concepts through my upbringing as I have been heavily exposed to a western education and lifestyle.

himself (as well as his wife) their livelihood often depends on finding employment within the NGO sector. Many of his counterparts saw the CPD as a stepping stone for a better opportunity elsewhere within the academic, governmental, non-governmental and donor agency sectors. They were seeking security from within this leading think-tank for a better future for themselves and their families. As the young Bengali adult I empathised with my contemporaries' concerns about education, career opportunities, marriage and family.

As a civil-based organisation active within the intermestic development circle, I came to learn about the CPD's organisational philosophy too. Although nationalist in outlook, it is locked within a western neo-liberal framework of thinking. As an institution it has strong roots in neo-classical economics, many of its senior staff have professional backgrounds at the Bangladesh Institute of Development Studies (BIDS). They were the promoters of the World Bank's Structural Adjustment Programmes (SAPs) in the 1980s, and their main reasoning for the underdevelopment of Bangladesh is economic. Their Board of Trustees, as with other local non-governmental organisations, are strategically selected (among them are four of the leading NGO founders in the country). Like all other non-governmental bodies and professional associations, it is highly politically motivated and has been co-opted by political polarisation, and is secularist in nature. I could not help noticing, however, that many of the staff (including myself) were practising Muslims and would not miss their prayers during office hour. As soon as the *adan* (call for prayer) was made, we would find a quiet spot to do our *namaaz* (prayer) and our topic of conversation among colleagues would not only be about family, future prospects and marriage, but also about our religion and what Islam teaches us. This was an important moment for me as the researcher. Here we were working for a predominantly 'secular' organisation but underneath it all, our daily 'actions' and 'intentions' (Asad, forthcoming 2006) were shaped by our respect for Islam and our 'responsibility' towards one another as 'vicegerents' of Allah. As the Bengali Muslim I moved one step closer to my informants' consciousness and their social attitudes.

3. Formation of a Subtle 'Crowding Out': Off the Field

My kin network and the CPD were the two major entry points through which I gained access to relevant informants for my study in the field. However, my argument began to move forward when I returned in the UK where my probing into the Bengali middle class continued. Once removed from the field I was able to assess my findings more coherently and my analysis began to push me towards a more Islamic discourse of civil society. I began to access a wider civil society literature, encompassing an Islamic tradition of thought. I also informally interviewed some of the authors here in the UK (notably Amyn Sajoo and Azzam Tamimi) to get a better understanding of the debates they were putting forward, and I obtained more up-to-date literature from others through email communications (notably John L. Esposito and Talal Asad). I had internet access to further academic articles as well as online videos of academic

conferences on Islam and civil society. Through my work at Islamic Relief UK as a 'research and policy analyst', an NGO based in Birmingham but with wide experience in working among Muslim communities across the world, I became familiar with a more formal setting of Islamic welfare provision. Informal interviews with staff in the UK and in Bangladesh further led me to better understand the workings of an Islamic welfare system.

Through 'old' informants established during my fieldwork in Bangladesh, I was introduced to a more Islamically-oriented middle class that were at some removed from the usual 'development community' but very concerned about justice, welfare and poverty alleviation. Primarily, I was introduced to the former Chairman of the Islamic Bank Bangladesh Limited (IBBL) who was highly knowledgeable about an Islamic form of 'civil' society. Through email communication I came to learn much about this more informal form of civil society, making use of philanthropic means (such as *zakah* and *sadaqah*[10]) to establish a welfare regime. In order to validate my data I became keen to meet more people like him and eventually I was introduced to a number of local informants who were conversant about an Islamic welfare society. These were mainly professionals, some of whom worked with Islamic welfare organisations. Through continuous email communications I came to form an understanding of this emergent Islamic civic associational life. I also received documents and articles relating to my line of enquiry from Bangladesh, which further played a crucial role in validating the new information I was gathering. This part of my findings will be reflected on in the last chapter of the thesis.

Whilst I was accumulating this data, another major event was unfolding in Dhaka between 2003 and 2004 regarding one of the leading local NGOs, Proshika. This particular event goes back to 2001 when various middle class groups were contesting within a civil society space. The NGO community in particular was facing strong disunity among its factions. The glue that had bonded them together in 1996 when the poor were heavily mobilised had disappeared as certain sections of this community had become increasingly more vocal about the Islamists. The NGO community split from within. Proshika more specifically was hardest hit. Its leader had been accused of mismanagement and misappropriation of funds and had been briefly arrested. He has been released but the case against him continues. This particular move by the incumbent government had an underlying political tone as the leader of the organisation was publicly vocal about his 'pro-liberation' and 'anti-fundamentalist' stance, particularly during the 2001 national elections when NGOs played a huge role in the electoral process backed by the donor community, but the elections were won by the Bangladesh National Party (BNP), noted for its alliance with pro-Islamists, namely the Jamaat party. The faction created among the middle classes from within an NGO space in 2001 eventually led to a division within Proshika itself, representing a micro phenomenon of what was effectively occurring at national level. A greater political division between the secularists and Islamists was becoming apparent, but more specifically between the two leading political parties, the Awami League and the BNP.

[10] Both are Islamic forms of charity. *Zakah* is compulsory and *sadaqah* is voluntary.

Between 2003 and 2004 more specifically the opposition party, the Awami League (AL), honed in on the militant attacks (bombings claimed to be organised by extremist Islamist groups were taking place in several districts of the country, one of which claimed the life of a prominent AL leader during one of its political rallies) that were taking place in the country. The AL found mileage in the debate to stir political mayhem through the publicisation of this overall ideological split both at home and abroad, creating an image of 'talibanisation' of the Bangladesh state (see Hashmi 2005). These events, together with my own observations and literature surveys, have moved me into certain analytical questions about a 'crowding out' discourse. It enabled me to acquire insights into the internal social and political structure of Bangladesh where a sharper line was becoming more visible between the 'secularists' and the so-called 'fundamentalists', forcing the majority Muslim middle class to choose between falsely constructed options.

Conclusion

This chapter has mainly tried to illustrate the methodological steps through which the global discourse on civil society from within an intermestic context is being reflected locally in Bangladesh. In development terms, donors have continuously given clear preference over NGOs as 'drivers' of civil society, remaining firmly rooted within a neo-liberal conceptual framework. This has led to a subtle 'crowding out' of more indigenous methods and practices of poverty alleviation based on Islamic principles. My main objective for this research was to engage with groups of educated middle classes that had a functional role within an associational space but were also somewhat removed from the usual 'development community' where expatriates tend to participate in debates about civil society. An insight into the consciousness and attitudes of this non-development oriented middle class led me towards associational life of a differing kind. Being a 'partially indigenous' researcher, I was able to form a more nuanced view of the Bangladeshi social structure in terms of this associational life in which people's daily 'actions' and 'intentions' were tempered by their Islamic belief. But a section of the middle classes tended to dominate the overall associational space in Bangladesh through their reified 'anti-fundamentalist' political views, drawing a sharper line between the 'secularists' and 'Islamists', whilst leaving a large majority of Muslim middle classes to choose between falsely constructed options. In the process, however, development ideas based on Islamic norms and values were being lost.

CHAPTER THREE

AN ISLAMIC WELFARE REGIME MODEL: ALTERNATIVE PROCESSES TO CIVILIANISATION

Introduction

In the first chapter of the thesis, I pointed out that Gellner dismissed Muslim societies as being unable to attain civil society due to their reliance on primordial social relationships. This chapter will attempt to deconstruct such a myth. With the help of the welfare regime framework (Gough and Wood et al. 2004), it will illustrate that communities based on mutual trust and primordial relationships, such as that of Bangladesh, can also secure the wherewithal of a civil society. In an intermestic development setting, aid needs good government to be effective but good government cannot be created by aid (Sacks 2002). There are various ways good governance may be achieved. The 'good governance' agenda as promoted by donors in the 1990s in Bangladesh, however, has primarily been concerned with the high profile community of NGOs. Contrary to popular belief within the intermestic development circle, I argue in this chapter that less formal institutions can also give rise to positive forms of associational life creating space for new forms of welfare provision in the pursuit of poverty alleviation. Upon closer scrutiny of the 'deeper structures' (Wood 2000) prevailing in Bangladesh, we find that formal institutional arrangements matter far less than the informal connections of mutual trust. Society is ruled by networks, alliances forged on the basis of kin, services exchanged, common regional origin and common institutional experiences based on personal trust. According to Gellner's (1994) understanding of Muslim societies, it is these very elements that pose a threat to progressive civil society. Yet if governance is the act of decision-making about institutional purposes, why should we eliminate informal institutional settings, such as reciprocal obligations and responsibilities, which are often the glue that holds communities together.

Gellner also believed that religion should remain in the private realm for civil society to flourish, I argue that religion should be brought into the public sphere (Casanova 1994) if civil society is to be understood in its entirety. It is by bringing Islam into a public space that we will find possibilities of positive social capital in a highly clientelist environment like that of Bangladesh. In the Muslim world, conceptualisation of the public varies from that of the Western world. Religion and family life are not strictly restricted to the private domain. It is not unusual to observe the public domain being expressed as an extension of the private where society can be blurred and become synonymous with communities, and communities become expressions of the household and family unit i.e. what pre-colonial Muslim society used to call *mujtama'al-ahli* or family society, which encompasses a wider array of both formal and informal communal and religious institutions (Sajoo 2002). That is why it is often observed in Muslim communities that the social and cultural boundaries between official and private domains are permeable (Wood 2000). In such contexts, it is unrealistic to assess these communities through a lens of state-market-society-household separation.

It is the Orientalist's belief that due to a lack of independent cities, an autonomous bourgeois class, and a network of institutions mediating between the individual and the state, among other things, the social structure of Muslim society is characterised by an absence of civil society.

This belief is informed, notes Satha-Anand, by a particular understanding of three related notions which constitute a civil society: separateness of society from politics, conflict between the individual and the state, and citizenship (2001: 93). If it is the spatial independence that separates a society from its power brokers which constitutes civil society, then Islam as a religion that emphasises the holistic approach to all spheres of human relations both temporal and spiritual, could be construed as an arid ground for civil society, as Gellner (1994) seems to propose. Satha-Anand, however, underlines that:

> While the institutional arrangement that could mediate between the individual and the state is elemental to civil society, in Islam it is the *relationship* between the Muslim as an individual and the collectivity, that is, the ummah or the community of believers that is of paramount importance. In fact, it could be argued that a Muslim individual derives his/her meaning from being connected to this collectivity. (Satha-Anand 2001: 93, *emphasis added*)

In fact, within the 'public space', market, state, communities and individuals (or households) are all held together by this wider Community of faith or *Ummah*. The market and the state are present as necessities for the *Ummah*. This approach is different to the liberal approach of civil society, which places emphasis on the individual as the primary agent (hence, through his selfish nature, man will enhance the collectivity's needs via the process of labour division – the principle axiom of a market-based economy). Though both of these approaches share a similar context, the process of 'civilising' or the method through which the act of 'civilising' takes place is different. In this chapter I will attempt to look more closely at the civilising process within a predominantly Muslim society, using recently designed analytical tools based on welfare regimes, which take wider informal institutional practices into consideration.

The chapter is divided into five sections. The first section looks at the contestations prevailing within the Muslim communities through a historical analysis, which in my opinion illustrates the genealogy of an Islamic understanding of governance. It also avoids oversimplification or reification of the term 'Islam' to set the basis for the ensuing deliberation. Section two acknowledges Islam as a complete 'way of life' - encompassing the social, economic, moral, spiritual, diplomatic, and legal aspects of a social order – thus setting the context within which the chapter evolves. The third section starts grounding the argument by moving to a closer analysis of 'economy' and 'state' within an Islamic framework, as this clearly varies from a liberal model, which tends to be favoured by the intermestic development circle when analysing levels of 'good governance' in non-Western contexts. Section four uses the welfare regime approach, as opposed to the welfare state approach, thus taking cue from the previous section that it is not solely the state's role to provide social protection, therefore, removing the discourse from state-centrism, and encompassing wider institutions, such as the community and family. This leads to section five, which through the analytic tool of the 'institutional responsibility square' (IRS) (Wood 2000) finds a more encompassing theory of welfare through such informal institutions as kinship, family ties, and patronage. This section further argues that these hierarchical ties are

not necessarily negative by nature but that they also embed positive social capital, which is implicit within a deeper Islamic understanding of the cognitive map of Bangladeshi society.

1. Contestations within Muslim Communities

Within the realm of Islamic political thinking and activism, there are contestations that need to be highlighted at this point to prove that Islam dos not represent a monolith. Going back to Ghannouchi's thinking on democracy within Islamism will clear some of the current tensions between the West and Islam, and within Islam itself. Tamimi remarks that since the middle of the nineteenth century, intellectuals in the Muslim world have belonged to one of two strongly opposed groups, one obsessed with the European accomplishments, seeing nothing negative about them and believing Europe's route to progress to be the only option, and the other totally opposed to Europe, 'despising' it, seeing nothing positive in it, and insisting that the path to progress is to be found nowhere other than in the Muslims' own heritage (Tamimi 2001: 200). Ghannouchi, among other Muslim scholars and thinkers (Hanafi 2002, Shafiq 2000, Elmessiri 2000 and 1997, Al-Azm 1996) in contrast, adopts a middle path in analysing the civilianising process of a public space. This allows one to complement the positive attributes of Western-style democracy with an Islamic discourse in the pursuit of 'good governance' and apply it to a society that is more grounded in Islamic norms and practices, such as that of Bangladesh.

Tamimi explains that the contestation within Islamic circles over democracy has had serious ramifications over the years. Inter-Islamic factional conflict has been attributed, in a large number of cases, to the disagreement on the stance toward democracy, or more generally toward the question of governance (Tamimi 2001: 182). According to Ghannouchi, it is this rejectionist attitude toward democracy that creates an obstacle undermining the efforts of mainstream Islamic movements to bring about peaceful political reforms. It is equally this form of rejectionist attitude which causes fissions between the secular and non-secular groups in Bangladesh. One group dominated by the foreign-funded non-governmental organisations (NGOs) often clash with local religious leaders and political activists participating in a civil society space due to cultural and ideological differences. The point to emphasise here, taking cue from Ghannouchi's thinking, is that if the more moderate Muslims came forward onto the public space a bridge could be built across these two extreme groups, as they both evidently need to gain knowledge from one another in the pursuit of good governance.

The contestations within Islam, Ghannouchi explains, can be traced back to the time of the Rightly Guided Caliphate (*al-Khilafah ar-Rashidah*). It was indeed on the question of *khilafah* (caliphate), or power, that Muslims drew their swords, fought each other and shed blood. This dispute arose soon after the death of the Prophet in 632 A.D. These Caliphates did not inherit their power from their fathers and were all nominated and elected by the *Ummah*, or its representatives. Ghannouchi points out that no similar system of government existed at the

time whereby the community had a say in electing its ruler and this was a revolutionary style of ruling. It was also a flexible system which allowed successive caliphs to make modifications in the electoral system. And had it not been for the interruptions, the system of *shura* (people's participation in governing themselves) would have been institutionalised. But it is from these interruptions that we now have different groups of anti-democracy Islamists, such as the *jihadis*, the *tahriris*, or *salafis*, who by Ghannouchi's standard lack in knowledge and understanding of Islamic history (Tamimi 2001: 190).

Ghannouchi argues that several factors may have contributed to the decline of the ideal model of governance left behind by the Rightly Guided Caliphate. But the principal one according to him is the fact that it was too revolutionary and too advanced in keeping with the expanding city-state into a vast empire, and was unable to cope with the slow, gradual and steady progress of history. Although, the entourage of the Caliphate, known as the *Sahaba* (Companions), tried to preserve the old model as best as they could, tribalism and factionalism had entered the process of governance once again. With the Ommiad takeover tribalism was reinstituted and the *al-mulk al-'adud* (dynastic) model established. This was a blend of three main components: Islam, tribalism, and a variety of administrative systems borrowed from other cultures (ibid: 193). According to Ghannouchi, tribalism was the evil component and its role was to create a rift, dividing the *Ummah* and separating the state from society. These alternative models had been gradually removed from the *shura* (consensus)-guided model and were driven by persecution and autocracy. Even the *Khawarij*, who were most vehemently opposed to hereditary rule, did not differ from their opponents once they were given the opportunity to set up their own state except in that they handed power over to another dynasty (see also El-Affendi 2000 and Al-Azm 1996). And as for the *Shiia*, notes Ghannouchi, they had dropped the principle of *shura* altogether in favour of the concept of *wasiyah* (designation) (cited in Tamimi 2001: 194).

Despite these interruptions during the short-lived golden period of Caliphate governance, the *ulamas* (Muslim scholars) eventually embarked on a comprehensive strategy, which Ghannouchi describes as peaceful but not conciliatory, to reduce the powers of the dynastic model. They realised that state powers had to be kept under check in order to prevent its hegemony and restrain it from overwhelming society. To achieve this end, the *ulamas* developed *ilm-ul-usul*, which is the science of the four foundations of Islamic jurisprudence: Qur'an, *Sunnah*, *qiyas* (analogy), and *ijma* (consensus) (Tamimi 2001: 194; see also El-Affendi 2000). The aim was to refute the rulers' claim of a divine right to unconditional obedience. This was a way to strip rulers of their religious cloak with which they tended to drape their government in, with the help of the *ulama-us-sultan* (ruler's scholars). The latter were the scholars who provided the rulers with desperately needed legitimation by means of interpreting the text in a manner that suited their desires and met their requirements (ibid.). In the period of *al-Khilafah ar-Rashidah*, a caliph recognised his limits and sincerely believed that public obedience was conditional upon his own obedience to the Qur'an and *Sunnah* and his

observance of *shura*. Hence, during this period of caliph-rule, legitimacy was acquired from the Qur'an, the *Sunnah* and the *Ummah*.

It was with the coming of the Ommiad dynasty that a new source of legitimacy was introduced – the *asabiyah* (clan solidarity). This new form of legitimation was gradually being shifted from traditional sources of legitimacy and had been provided with a religious cover by the *ulama-us-sultan*. Such expedience was manifested in the interpretation of relevant Qur'anic verses such as the one in chapter four: 'You who believe, obey God and the Messenger, and those in authority among you. If you are in dispute over any matter, refer it to God and the Messenger, if you truly believe in God and the Last Day: that is better and fairer in the end' (Qur'an 4:59). The primary task of the *mufassirun* (the interpreters of the Qur'an) was to establish strict conditions for earning the 'obedience' and 'respect' of the public so that this could not be misused or abused by the Ommiad rulers. Their second task was to deny the rulers the power of legislation and to assign its responsibility to the jurists. This consequently liberated the judiciary from the authority of the state and, hence, both legislators and judge i.e. the *ulamas* operated freely and independently. Thirdly, they developed a non-governmental financial institution to guarantee the independence of not only the legislature and the judiciary but also that of society at large. The *awqaf* (endowment fund) system was thus established. This institution derived its legitimacy from the Prophetic tradition: 'When a child of Adam dies his (or her) good deeds cease except for three [things]: a current charity, a knowledge that others benefit from, and a righteous child who would invoke God's Mercy upon his (or her) parent' (Hadith, cited in Tamimi 2001 and Siddiqi 1991).

According to this teaching, the religious scholars encouraged the Muslim public to donate generously for the establishment of public institutions such as schools, orphanages, traveller guest houses, and other charitable projects. Once the scholars had managed to define the rules for the proper understanding and correct interpretation of Islam, they turned to society, through the rendering of services in various educational and social fields, to further weaken the state and limit its powers. In so doing, they actually sought every conceivable way to challenge the initial claims made by the Ommiad caliphs that the collection and distribution of funds was, by way of a divine will, their responsibility (Tamimi 2001: 195). The early Muslim *ulamas*, hence, prevented the transformation of the Islamic state into a theocracy by the Ommiads. Another major development by the *ulamas*, which was devised mainly to prevent the misuse of Qur'anic text, was the establishment of a new science known as *ilm maqasid ash-shari'ah* (the science of the purposes of *Shari'ah*). *Shari'ah* was not a mere text, but a set of rules (canon laws) intended for serving and preserving the interests of humans (ibid: 196; see also Ghannouchi 2000). This was the conclusion made by early Islamic scholars.

It was my attempt to illustrate here that Gellner's view on Muslim polities has been based on misconceptions. He generalised all Muslim polities with the *asabiya*-style of governance, which

was initially, an Ommiad infiltration. Ghannouchi has manifestly illustrated that the Muslim scholars of the time were equally trying to buttress this form of clan-based governance. Certainly, Muslim communities have contested among themselves on the forms of governance to implement but this did not make them less prone to creating civil societies. Like most of the major civilisations, history has proven that Muslims also had a viable civil society that derived its potency namely through the *ulamas*, who controlled the legislature, the judiciary, the schools, and the mosques by virtue of their financial independence, and their power was achieved through respect and reverence from the people and, hence, the wider *ummah*. In traditional Muslim societies, scholars proposed their understanding or *ijtihad* to the people who made the final choice. An *ijtihad* that is accepted by the majority is usually adopted, though on most matters there could be more than one *ijtihad*. In this case people subscribe to the *ijtihad* they feel more comfortable with. This also explains why Islam has known four main schools of *ijtihad*: the Maliki, the Hanafi, the Hanbali and the Shafi'i, to which the Muslim chooses to adhere (Ghannouchi 2000: 114). This shows that an Islamic society is one that is pluralistic and democratic in which religion neither suppresses the mind nor removes the right of individuals and communities to free choice (Ghannouchi 2000 and Elmessiri 1997).

2. Setting the Context: An Islamic 'Way of Life'

One needs to highlight here that Islam is not just a 'religion' in the Western sense. It is a way of life based on a set of codes and numerous socio-economic institutional arrangements which are ordained for the common good of the *ummah*. That Islam has continued to flourish, despite severe difficulties and formidable challenges in the past, observes Mohamed Ariff, is testimony to the inherent strengths of its institutions which have successfully warded off external threats and checked internal decay (1991a: 1; see also Arkoun 2001: 44). Islam as a way of life is a practical religion which treads the middle path, avoiding extremes and underscoring the virtue of moderation. It calls for a balance between the spiritual and material needs, and between worldly life and the hereafter:

> And seek to attain by means of what God has given you the abode of the Hereafter, but neglect not your share in this world, and do good to others as God has done good to you, and seek not to make mischief in this world. Surely God loves not the mischief-makers. (Qur'an, cited in Chapra 1979: 9-10)

And the Hadith quotes from the teachings of the Prophet:

> He is not the best of you who renounces this world for the Hereafter nor is he who neglects the Hereafter for this world; the best of you is he who takes from this world as well as the Hereafter. (Hadith, cited in Chapra 1979: 9-10)

A total denial of the world in a monkish fashion would amount to a rejection of God's gifts. Islam encourages man (and woman) to enjoy the world but within limits ordained by God, lest he should lose his balance and go astray (Ariff 1991a: 1).

Islam looks upon man/woman as a vicegerent of God on earth. Ownership, in the ultimate analysis, rests with God and nothing belongs to man who can act in trust and who is accountable to God on the Day of Judgement. Man's responsibilities as *khalifa* (trustee or representative) have been laid out in some detail in the Qur'an and the Hadith. Freedom of man is enshrined in Islam. Man is free but not unaccountable. 'There is no compulsion in religion' (Qur'an 2:256), but man is subject to rewards and punishments. All men are considered equal as far as their human rights are concerned but man, in an Islamic social order, is judged by his moral excellences and spiritual attainments and not by his economic strength and material affluence (Ariff 1991a: 1). Hence, observing Bangladeshi civil society from a purely secular perspective would clearly deny it from its path dependency. Whether a Bangladeshi is a practising Muslim or not is irrelevant in this situation, he/she is automatically part of a wider institutional norm that is Islamic by nature.

Evidences of this may be found in different aspects of Muslim societies. One such example is illustrated by the regular Friday prayer congregation where one will find secular Bangladeshis attending the mosques alongside devoutly practising Muslims. On the celebration of Eid, at the end of the fasting month of Ramadan, the majority of the Bangladeshis gather together in prayers, celebrations with the family, and in 'giving' to the needy. The regular call for prayer five times a day, known as *adan*, is also a constant reminder of God and Islam for each and every Muslim living in Bangladesh (this process is known as *da'wah* or the calling of fellow Muslims into Islam), whether or not they are practising. These practices certainly influence the cognitive part of a human being. Other religious events bring the whole community closer together, and in these situations it is faith that binds their relationship together i.e. faith not just as religion but faith representing a 'way of life', a culture and a practice.

3. The Concept of Economy and State in Islam

The concept of economy and state within Islam is different to the Western notions of state and economy. The synthesis of the material and the spiritual is missing in the other two systems derived from western political thinking, capitalism and socialism, as they are both secular in origin. One cannot, of course, deny the achievements of the capitalist system in efficiency of the productive machinery and standards of living, or the achievements of the socialist system in rates of economic growth (Chapra 1979: 11). But both these systems have neglected the spiritual needs of the human personality. In this section, I look more closely at Islamic notions of state and economy because it will provide the basis for an analysis of welfare regimes as opposed to welfare state in the context of Bangladesh, allowing less formal institutional

arrangements to be taken into account in poverty reduction and welfare provision terms within an intermestic development setting.

The Islamic economy is a welfare economy because it insists that individual economic pursuits through private initiatives should conform to ethical codes which would ensure that the activity of no one is consciously at the expense of any other. While Islam recognises uneven wealth distribution as a fact of life ordained by God, it contains a system for an equitable redistribution of income and wealth, which is enforced through moral obligations and fiscal measures. The purpose is to bring about economic changes in such a way as to maximise the well-being of the community as a whole. Islam permits the acquisition of wealth through righteous means, but the Qur'an states that those who possess greater wealth relative to others do so only as a trust from God to fulfil the divine objective of providing sustenance to His creations at large. The greater a man's possessions, the heavier his social responsibilities (Ariff 1991a: 1-2). Helping others is indeed a basic rule of conduct in Islamic living. This is how a Muslim is characterised in the Qur'an (cited in Siddiqi 1991: 6-7):

> And the believers, men and women, are protecting friends of one another; they enjoin the right and forbid the wrong... (9:71)
>
> True piety does not consist in turning your faces towards the east or the west – but truly pious is he who believes in God, and the Last Day and the angels and revelation and the prophets; and spends his substance – however much he himself may cherish it – upon his near of kin, and the orphans, and the needy, and the wayfarer and the beggars and for the freeing of human beings from bondage, and is constant in prayers, and renders the purifying dues and [fully pious are] they who keep their promises whenever they promise and are patient in misfortune and hardship and in time of peril; it is they that have proved themselves true and it is they who are conscious of God. (2:177)

Similarly Prophet Muhammad has also emphasised the charitable nature of Muslims (Hadith, cited in Siddiqi: 7-8):

> Most liked by Allah is the man who is most beneficient to the people in general. And the most liked act is that of pleasing a Muslim or relieving him of some grief, or paying off a debt incurred by him, or saving him from hunger.....
>
> The Prophet (peace be upon him) once said, "Charity is obligatory on every Muslim." Asked if one has nothing to give in charity? He replied, "He should work with his hands, then enjoy the fruits of his labour and give [something out of] it in charity." Asked what if it is not possible for him to work, or if he does not work? He replied, "He should help a needy person in distress." Asked again what if even this he does not do? The Prophet replied, "He should advise others to do good." Asked what if he failed to do this also? The Prophet said, "He should refrain from doing harm to others for even this is a charity from him."

It is clear from the above verses from the Qur'an and the traditions of the Prophet (Hadith) that the charitable behaviour required of Muslim individuals covers material support as well as spiritual and moral guidance, both by way of promoting goodness and preventing what is

harmful. In fact, prevention of wrongdoing is specifically declared to be a duty of every Muslim. The Prophet has said:

> Whoever sees evil should strive to eradicate it. If he can do so by force, he should use force. If that is not possible he should speak out against it. If that is also not possible for him, he should at least abhor it in his heart, and that is the least that faith demands. (Hadith, cited in Siddiqi 1991: 8)

Hence, the scope of voluntary action is not confined to the supply of economic goods and services only. It encompasses non-material needs as well. Islam envisions a society (synonymous with community or *ummah*) in which individuals, whilst pursuing their self-interest, also care for the interests of others and everyone helps everyone else materially as well as morally. The redistributive and allocative roles of the voluntary sector in an Islamic society can easily be understood through this vision, which incorporates new concerns of social policy such as protection of the environment, supply of information, and social cohesion (Siddiqi 1991: 8).

So what is the source of voluntary action in man? What motivates him to be charitable? These questions are often put to one side by mainstream economics. A number of economists, starting from Adam Smith, did address these questions and came up with various answers. It has been argued that voluntary action is born out of man's awareness of mutual interdependence. In other words self-interest itself urges one to help others in time of need. This explanation alone does not cover all observed voluntary action and is based on too narrow a concept of 'economic man' (ibid.). Non-selfish behaviour is an integral part of human behaviour. Altruism defined as 'behaviour directed towards the benefit of others at some cost to the self where no extrinsic or intrinsic benefit is the primary intent of the behaviour' (ibid.) is also part of human nature along with self-interest. More positive attitudes towards helping others and long term action comes from love and from a sense of duty. There are other motivating forces such as, approval and appreciation, contentment, sense of fulfilment, reputation and urge for recognition which also play a major role in eliciting voluntary action. There is truth in all of these explanations but one must also add to this list the religious motivation i.e. seeking the pleasure of Allah and reward in the hereafter: one helps fellow human beings because one loves God and showing compassion to mankind is a channel to express one's love of God. Social concern has been a fact of life in all human societies but the scope and strength of it varies from culture to culture. Like Siddiqi, I also agree that religious cultures promote charitable behaviour and voluntary action while secular cultures undermine it, depending on the degree of emphasis on materialism and individualism[1] (1991:9).

[1] One only has to look at the effects of the excesses of market-led economies in the First World, which has allowed the richer states within the international system to get richer at the expense of poorer states. Too much emphasis on the positive outcomes of market economies, based more heavily on secular ideals, has led to social ills and moral degradation of communities. Capitalism is still the dominant variable within the neo-liberal framework of development. Factors, such as equality, justice and fairness are undermined within that discourse. Therefore, acts of charity are also subjugated in that context.

There is no strictly mundane sector of life according to Islam. Action in every field of human activity, including the economic, is spiritual provided it is in harmony with the goals and values of Islam (Chapra 1979: 6). The goals and values are as follows, reproduced here from Chapra (ibid.):

1. Economic well-being within the framework of the moral norms of Islam;
2. Universal brotherhood and justice;
3. Equitable distribution of income; and
4. Freedom of the individual within the context of social welfare

I have briefly covered points 1 and 3 above, let me now discuss the other two aspects further – universal brotherhood and freedom within the context of social welfare. Deconstructing these will show their link to the welfare regime model, which will be concentrated on in the next section. The Qur'an says:

> People, We created you all from a single man and a single woman, and made you into nations and tribes so that you should get to know one another. (49:13)

The Prophet's tradition says:

> All people are equal. They are as equal as the teeth on a comb. There is no claim of merit of an Arab over a non-Arab, or of a white over a black person, or a male over a female. Only God-fearing people merit a preference with God. (Hadith, cited in Talal 1996: 4)

And from the Tafsir or Qur'anic interpretation:

> Mankind is from Adam and Eve and all of you are alike in your descent from them. On the Day of Judgement, God will not ask you about your noble descent or your lineage; rather the most honoured of you before God on that Day will be the most righteous of you. (Tafsir, cited in Talal 1996: 11)

Islam aims at establishing a social order where all individuals are united by bonds of brotherhood and affection like members of one single family created by One God from one couple. This brotherhood is universal and not parochial. It is not bound by any geographical boundaries and encompasses the whole of mankind and not one familial group or tribe or race. A natural consequence of the concept of universal brotherhood is mutual cooperation and help, characterised in the Qur'an as 'brothers-in-faith' (Qur'an 9:11). This understanding of brotherhood is certainly carried over into the public space in the context of Bangladesh, albeit in its problematic form, where the official space becomes an extension of the private domain of the family and this is well represented by this quote:

> Mankind is the family of God and the most beloved of them before Him is one who is the best of His Family. (cited in Chapra 1979: 12)

Siddiqi notes that the basic institution in an Islamic society is the family and the first line of defence in the Islamic scheme of providing for the needy is the family (1991: 14). As a result of these emphasis placed on family and brotherhood, as well as the Muslims relationship with his collectivity in a public space, it is not surprising to observe permeability between the private and public domains (Wood 2000). This is also why Islam as a code of life needs to be incorporated in the civil society discourse, particularly when identifying it in Muslim contexts.

The other point remaining to be discussed is social welfare. This has a place of absolute importance in Islam and individual freedom, though of primary significance, is not independent of its social implications (Chapra 1979: 21). Jurists have agreed upon the following basic principles, which set the rights of the individual into perspective in relation to other individuals and society, reproduced from Chapra (ibid.):

- The larger interest of society takes precedence over the interest of the individual
- Although 'relieving hardship' and 'promoting benefit' are both among the prime objectives of the *Shari'ah*, the former takes precedence over the latter
- A bigger loss cannot be inflicted to relieve a smaller loss or a bigger benefit cannot be sacrificed for a smaller one. Conversely, a smaller harm can be inflicted to avoid a bigger harm or a smaller benefit can be sacrificed for a larger benefit

Individual freedom, within the ethical limits of Islam, is therefore sacred only as long as it is not at odds with the larger social interest or as long as the individual does not violate the rights of others.

This brings us to the role of the voluntary sector in an Islamic economy. Broadly speaking, it is divided into three main sectors: (i) government, (ii) commercial and (iii) voluntary sectors. In the polity of Islam, the state (like the individual) represents God's vicegerent, entrusted with the divine mission of upholding social justice, law and order, so that man-to-man and man-to-God relationships can find meaningful expressions in a harmonious fashion. Although there is general consensus with regard to the need for state intervention in an Islamic economy, scholars differ among themselves as to the extent of state intervention permissible in Islam (Ariff 1991a: 2). Some scholars tend to emphasise on individual freedom with minimal state interference, whilst others are inclined to assign a more dominant role to the state. There is no compelling reason to be dogmatic about this because much would actually depend upon actual circumstances. In an Islamic framework the notion of state is in fact ambiguous. Ghannouchi, for instance, uses the term state and government interchangeably.

In his discussion of the Islamic concept of state, Ghannouchi starts with the elementary supposition that for humans to live in decency and security, they need to be part of a *community*, which in turn requires some form of an *authority* to organise relations and

administer justice among individual members (Ghannouchi, cited in Tamimi 2001: 93). When an authority derives its laws and regulations from *Shari'ah* it is said to be Islamic. Ghannouchi is in a sense attempting to systematise an institutional form by using Islamic ideology, but without dogmatically referring to it as state. It is necessary for the reader to understand this non-dogmatic element in Islam as it allows many possibilities in the realm of civil society where state is secular, yet authoritarian, and a people culturally embedded in Islamic norms and values. That is not to say that Islam does not have its own set of institutions or rather institutionalised responsibilities. For instance, certain elements of the 'voluntary' sector are obligatory to Muslims. One of the five fundamentals upon which Islam is based is giving in charity and this has been institutionalised to a degree through the following:

- Obligatory family support
- *Zakah*[2], *ushr*, and *sadaqah al fitr* (or more commonly known as *fitrah*)
- Gifts and grants in cash, kind and usufruct
- Voluntary social service
- Charitable endowments (*waqf*)

Hence, welfare is not just a responsibility to be left to state provision but one that needs to be fulfilled by wider society through individuals, families and community arrangements.

Siddiqi stresses that the system of obligatory maintenance allowances as outlined above is in fact an integral part of the voluntary sector in an Islamic society, despite any legal backing provided to it (because remember that each individual is God's vicegerent on earth, therefore, it is his/her duty to fulfil these obligations – i.e. it is a case of 'you are your own institution'). Emphasis on this system and proper education of the community on this point can achieve increasing solidarity and cohesion in the institution of the family which would otherwise be threatened by the pervasive individualism and materialism of modern secular culture. The shrinkage of the family to the nuclear family in modern secular societies and its frequent break-up due to divorce have been partly responsible for transferring the social security system to the state (Siddiqi 1991: 15). A large part of this system was traditionally taken care of by the extended family, at a much lower cost to society than that which state systems entail (ibid.). There is much truth in this deliberation and the 'extended family welfare system' is certainly visible in Bangladesh, but unlike an exchange economy which has the distinctive feature of dealing with measurables, the voluntary sector as expressed above is free of such constraints. NGOs within the intermestic development circle are part of that measurable system because they are namely accountable to their foreign donors. They also undertake development projects that have a certain level of return i.e. if the projects prove to be financially unsound then a

[2] Note that *zakah* is obligatory and is a tax on wealth, which is leviable on (1) productive properties; (2) gold and silver; (3) goods obtained without exertions, e.g. treasures; and (4) incomes of professionals and artisans. *Sadaqah*, on the other hand, is a spontaneous form of alms and is truly 'voluntary' in nature, however, recommended where necessary.

project can be scrapped or terminated. Certainly, nowadays greater emphasis is placed on such programmes that prove organisational sustainability such as micro-credit, but these are not necessarily desirable to the poor (see chapter 7). Unlike these commoditised institutions, other lose forms of charitable/voluntary acts that go unrecorded are not part of that systematised price system and can therefore be underestimated in the overall production level of development.

From the above discussion, we deduce that Islam provides a blueprint for both the economy and polity but it does not prescribe a specific institutional form through which these should take shape. It is both part of a *Gesellschaft*-type understanding of society, represented by its myriad *awqaf*-funded institutions, as well as a *Gemeinschaft* setting where informal institutions are given equal footing in terms of wealth redistribution and welfare provision. My objective in this thesis is to arrive at a *Gesellschaft*-type argument through the use of Islamic ideology to explain the *Gemeinschaft* setting of informal institutions prevailing in Bangladesh. The ensuing sections in this chapter will concentrate on the welfare regime model as opposed to the welfare state model to illustrate that informal institutions also have a formalising effect on the overall welfare of a society. Effectively speaking, I am proposing to Islamise the welfare regime model to uncover new methods of doing development within an intermestic context.

4. The Welfare Regime Approach and its Compatibility with Islam

In the previous sections I set out the context through which Bangladeshis could live out their 'civil societies'. I laid out an Islamic framework through which this civilianising process may take place. This has the wherewithal to positively impact the development policy network, and it allows for a more holistic approach to welfare in Bangladesh, where no single institution like the state is prioritised over more informal means of welfare. Gough and Wood et al. (2004) have developed a middle-range structural framework for understanding welfare systems in developing countries by extending the 'welfare regime' concept of Esping-Anderson. This neo-institutional approach attempts to establish a middle way between functionalist approaches (both modernisation and Marxist) on the one hand, and post-modern approaches emphasising uniqueness and diversity on the other (Gough 2004: 300). This model proves to maintain a more holistic approach to welfare provision allowing us to consider societies that are evidently embedded within Islamic norms and values. Although the framework does not use religion as a potential variable in its broader 'welfare mix', it does leave room for a wide range of factors to be taken into consideration. The concept basically denotes the ways in which states, markets and households interact in the provision of welfare – the welfare state is embedded in a broader 'welfare mix' (Wood and Gough 2006). This framework enables me to put the formal as well as informal settings of Islamic welfare into a functional perspective where markets and states are problematic as is the case in Bangladesh.

Gough and Wood et al. consider that the welfare regime offers a powerful framework for studying social policy in development contexts for four reasons, reproduced from Gough (2004: 301):

1. The welfare regime approach is concerned with the broader 'welfare mix': the interactions of public sector, private sector and households (or communities) in producing livelihoods and distributing welfare.
2. It focuses not only on institutions but outcomes – the real states in which individuals or groups of people are (for instance, we are not looking at measurable voluntary actions but also non-measurables, such as giving *zakah* to the immediate extended family which goes unrecorded nationally and yet plays a huge role in the overall development/welfare achievement of a nation).
3. It is a 'political-economy' approach that embeds welfare institutions in the 'deep structures' of social reproduction: it forces researchers to analyse social policy not merely in technical terms but also in power terms.
4. It enables one to identify clusters of countries with welfare features in common; it holds out the promise of distinguishing between groups of developing countries according to their trajectory or paths of development.

Gough and Wood et al. undertake the task of redefining welfare regimes in a more generic way to include all institutional arrangements, policies and practices affecting welfare outcomes and stratification effects in diverse social and cultural contexts. The regime approach provides the much needed bridge between universalising and localising accounts of the world in general, and of social structures impacting upon human well-being in particular (Gough 2004: 301). More specifically, for the purpose of this thesis, it allows us to look more closely at the impact Islam has upon such human well-being, not only as a faith but as part of a wider embedded culture – culture here is a set of norms, values and rules developed by a particular community in relationship to a particular natural and social environment, which generates meanings for people within that community (ibid: 303). In other words, this approach is more encompassing as an analytic tool because it permits us to take religion on board in the discourse of Bangladeshi associational life.

The regime approach further enables us to consider a wide array of policy measures and a wide range of actors in the public domain, not merely confined to the state (Wood and Gough 2004: 324). The notion of a welfare regime embodies the relationship between, what Wood and Gough call, 'sets of rights (not strictly in the statutory sense, however)' on the one hand and 'correlative duties[3]' on the other. The relationships between these rights and correlative duties have to be found more subtly and supported in ways which do not presume the absolute authority of the state and which respect the sustainable contribution of other agencies (ibid.).

[3] In Islamic term I see these as responsibilities and obligations.

Therefore, allowing a range of non-state actors at global as well as local level. This is in line with the emphasis Islam places on community and the family (*mujtama'al-ahli* or 'family society') in pursuit of welfare for wider society as deliberated in the previous section, and it brings us to the notion of the institutional responsibility square (IRS).

5. Adjusting the Institutional Responsibility Square (IRS): Living through Islamic Institutions

Through an Islamic discourse on governance, civil society and welfare, I have held up the tradition that the individual is realised only in and through community. Hence, instead of merely observing an institutional composition between the state, market and family, Wood (2000), adds a fourth dimension of 'community', transforming the triangle into a square in the pursuit of welfare outcomes. The notion of community here, according to Wood and Gough (2006), refers to the multitude of sub-societal organisational forms, including NGOs, and the related notion of civil society, and from a faith-based perspective, I would like to add the Islamic voluntary sector. To encompass a global perspective Wood and Gough suggest an octagon. By adding the global dimension to the IRS, they take into account that poorer countries are heavily reliant in all four domains upon international actors and transfers, particularly within an intermestic context. This gives rise to the supra-national equivalent of the four domestic components: global markets, donors and other international governmental organisations, international NGOs and other 'voice' organisations, and the 'internationalised household' – risk averting through migration and remittances[4], including Islamically-oriented remittances (in the form of *zakah*, *sadaqah*, gifts, etc.). This gives us the extended Institutional Responsibility Matrix (IRM) or Welfare Mix, reproduced from Wood and Gough (2006):

Figure 1: The Extended Institutional Responsibility Matrix or Welfare Mix

	Domestic	**Supra-national**
State	Domestic Governance	International Organisations, national donors
Market	Domestic markets	Global markets, MNCs
Community	Civil Society, NGOs	International NGOs
Household	Households	International Household Strategies

The above model has certain features, which are of relevance to my deliberation on the Islamic welfare system: (i) giving precedence to community, (ii) permeability prevails between all these institutional domains, (iii) 'rights and entitlements' do not just exist in the statutory sense (in other words, meaningful rights and correlative duties can be found within the more informal 'moral' community arrangements), and (iv) the international dimension relates to all four

[4] Davis notes that over the two decades, between 1977/78 to 1997/98, worker remittances from abroad to Bangladesh have increased over tenfold. These remittance data, though notoriously unreliable, are now at least over 25 percent of total government expenditure and exceed total ODA (Davis 2001: 90).

domestic domains – this framework is of great importance to a country like Bangladesh due to its heavy reliance on aid and international household incomes, and to a lesser degree on foreign direct investment (FDI). Wood (2000 and 2004) problematises the 'community' corner of the IRS and highlights the elements of social capital available within it through the deployment of personal social resources – through kinship, lineage status, regional and sub-regional identities – involving patron-client relations to meet the community's security needs. He labels this the 'informal security regime'. For Wood, this represents the darker side of social capital because it leads to (i) social closure and (ii) adverse incorporation, which are both hierarchical in nature and asymmetrical and, hence, increases the poor person's vulnerability. This is true on one level but the analysis tends to be embedded in a negative narrative. It is too focused upon a western sociological understanding of a traditional phenomenon based partly on Islamic values also. Let me explain.

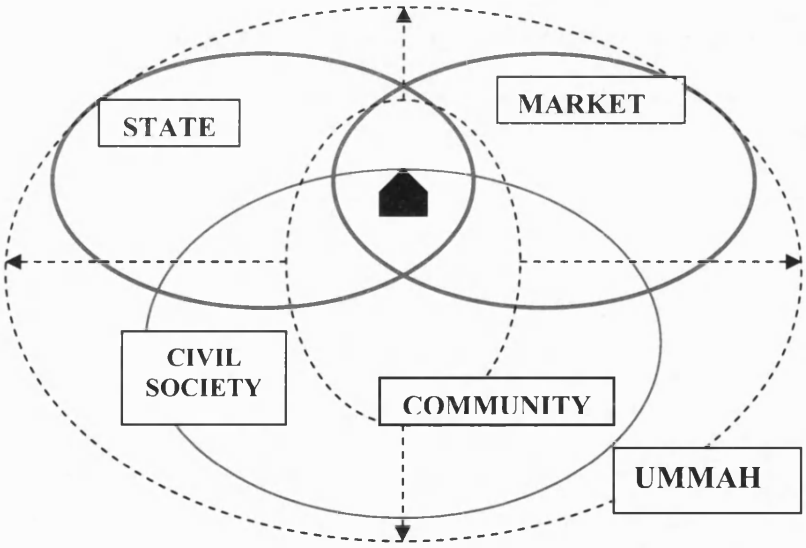
Earlier in this chapter I underlined the permeability between the private and public domains in the context of a Muslim society. To this end, Wood asks an interesting question regarding Bengali society in particular: 'what social and cultural distance does an official have to travel from home to work every day?' (2000: 226). In answering this question one must not forget to note that the cultural distance is also immersed within an Islamic value system, for recall that Islam is not only a religion but a 'way of life', which encompasses the economic, social, spiritual, moral, political, diplomatic, and penal aspects of a social order. It is a social order which highlights the importance of family and brotherhood. Colleagues within the office space become part of an extended family rather than being seen as individuals pursuing their own needs and goals. In adopting this wider family, they address each other as *apa* (Muslim sister), *didi* (Hindu sister), *bhai* (Muslim brother) or *dada* (Hindu brother).

In an organisational setting, it becomes natural to observe that a private PA not only has immediate office duties to fulfil but is also expected to maintain certain familial duties, such as taking the boss's (the line between 'Sir' and 'father' becomes blurred) children to school or undertaking certain household duties when necessity prevails. This is not a one-sided relationship, it is based upon mutual trust and reciprocity (or 'correlative duties' embedded in a wider understanding of responsibility) because in carrying out this wider familial duty, the employee (who is also not recognised just as an employee but also a brother/sister) is securing his/her own future needs, such as a promotion, access to jobs for other members of the family, financial assistance for a wedding or an elder's hospital expenses, or indeed direct *zakah* or *sadaqah* contributions for the needy members of the extended family, greater access to officials that are required for the permission of building a house or acquiring a gas or electricity line etc. In situations where the formal state administrative bodies are problematic such relationships are a vital source of security.

Often, western researchers and development practitioners observe these types of behaviour as clientelist. My own argument is that, yes, they are partly clientelist but in attributing this reciprocity solely on clientelism is a facile argument to make. Too much emphasis is being placed on the commoditisation of the relationship i.e. exchange of goods and material well-being and not enough on the relationship itself. If a more cognitive analysis based on faith and belief were to be undertaken of these reciprocal relationships, it would be evident that this type of behaviour is expected within a public space in Bangladesh. Said differently, such behaviour becomes part of the wider institutional norm. It represents a form of the Islamic *ummah* albeit in a problematic fashion (given ethnicity, regional identity or political affiliation). The argument put forward here is that there is far greater value placed in the relationship itself rather than the immediate transactional needs. The people involved in these reciprocities do not necessarily see themselves as mere 'clients' or 'patrons' but they see it as their duty, obligation or indeed responsibility, to be fulfilled as part of this wider system of 'family society' or *mujtama'al-ahli*.

The diagram below provides a better visual understanding of the reality in Bangladesh. This has been refigured from White's (2002) diagram[5] based on the IRS:

Diagram 1: Refiguring the IRS in the Context of Islam



In this diagram, the emphasis is placed on the household (and therefore the family), which intersects all other institutions of: market, state, community and civil society. This represents an Islamically-oriented model. The community in this diagram has a bigger role to play in the civilianising process as well as the upkeep of the well-being and welfare of society at large. Community and society here are taken as synonymous unlike in Gellner where society

[5] This diagram has been refigured from Sarah White's lecture notes (University of Bath, Department for Economics and International Development, February 25, 2002).

supersedes community i.e. where the social contract is given primacy over social bonds. The community circle not only encompasses all other institutions but it is extendable and, hence, represented in dotted lines. This is in line with the Islamic notion of *ummah*, which is given priority in all manners of decision-making via the process of *shura* (where the people have a say in the way they want to be governed). Note that when this community reaches its apex, it encompasses the state and the market which serve wider Community i.e. the *Ummah*. This becomes the highest form of civil society, which essentially typifies an ideal form to aspire towards. While such a form of civic associational life remains an ideal, informal institutional arrangements prevailing within the community (in Bengali sociological term this also represents the wider *samaj* – a loose form of 'civic' *ummah*) must also be acknowledged in welfare and poverty alleviation terms, particularly if the neo-liberal framework of development is to be redressed.

The above represents a fruitful way of analysing local means available to policy makers, especially where the state is 'not impartial, but working for dominant classes and segments [i.e. bourgeois society], including a bureaucratic and political class, which sees state control as a crucial means of their own accumulation and reproduction' (Wood 2004: 50). By giving precedence to the community, we are acknowledging the Islamic voluntary system of philanthropy in its varying forms and allowing a slightly different route of formalising what is typically a *Gemeinschaft* setting. To achieve greater meaning to this process of formalising it is necessary for the secular section of society (which include the donors and their NGO constituents) to realise that the non-secular or religious section must be given a space within the civil society arena to attain greater plurality. Such a level playing field could potentially suppress the militant forces currently prevailing in society whilst achieving a more holistic or 'emic' model of civil society fusing the western and Islamic approaches. This is where the NGOs (faith-based and secular) could play a more positive role within an intermestic context.

Wood, for instance, argues that the dramatic rise of NGOs in Bangladesh over the last two decades may have actually taken our eyes off the ball in understanding the incorporated version of civil society and its patron-client forms (2000: 230). As Devine (2000) has shown through his recent work on local NGOs in Bangladesh, most of them tend to operate within the socially embedded structures of patronage relations as discussed above. In other words, they are not immune to the 'deeper structures' of the society. Wood realises that the NGO community need to be more mutually respectful of the plurality of routes to pursue such objectives as greater mobilisation, and that donors should act more collectively in this sector instead of sponsoring their own NGO constituencies (Wood 2000: 234). He recommends that NGOs, especially the larger ones, have a duty to lead a process of mobilising a wider voice but that in order to achieve this, they have to convince people other than their own clients that they are worthy and credible leaders. They need to woo the middle class much more strongly behind a governance agenda. They also need to convince the middle classes of joint interests in improving the

representation of poor people's interests in official decision making at the national level (Wood 2000: 233). But the way forward with this agenda is certainly not by antagonising the section of society that has a more religious world-view (this is further discussed in chapter 6).

I mentioned earlier, taking cue from Ghannouchi, that it is indeed the rejectionist forces within society that cause fissions between the secular and non-secular groups in Bangladesh. The group dominated by the foreign-funded NGOs often clash with the more religious-minded section of society due to cultural and ideological differences. It has become necessary for these leading NGOs to woo the more moderate Muslim middle classes onto a public space in order to avoid widening the gap between secularists and Islamists. By antagonising the non-secular forces of society, the larger NGOs are potentially keeping the more moderate Muslims at bay because the latter often feel affronted by such confrontational approaches. Donors within the intermestic development circle have a duty in this process since the NGOs are primarily accountable to them. It is at this juncture that an ideological clash arises between western donors adhering to development procedures based on the liberal idiom and local actors trying to maintain and protect their Islamic values. There is a conflict of interest for the latter because on the one hand, local actors realise they are highly-dependent on foreign aid and on the other they want to maintain their Muslim identity[6]. Here is a space to be nurtured by both sets of actors through dialogue and knowledge sharing on issues of governance. It is by appreciating both types of civilianising processes that 'dignity' will be found in their differences. At a more practical level, a variety of social policies may be derived based not only on a western ideological framework but also one that is more Islamically-oriented.

Conclusion

> Institutions are normative patterns embedded in and enforced by laws and mores (informal customs and practices). In common usage the term is also used to apply to concrete organizations. Organizations certainly loom large in our lives, but if we think only of organizations and not institutions we may greatly oversimplify our problems. (Bellah 2000: 75)

I made an attempt in this chapter to illustrate that institutions do not just come in the form of organizations, such as NGOs, which are so prominently regarded in the good governance agenda of developing countries designed by the West. Institutions as Bellah notes may also come in the form of informal customs and practices. These informal customs and rules may also forge alliances along religio-cultural lines through a shared faith. The objective of the chapter was to present an Islamic analysis of institutions, community, family and individuals in the pursuit of welfare. Islam in this endeavour provided the institutional as well as contextual backdrop to my analysis – a context that has actively played a role in constructing the 'deeper

[6] Of course, not all local actors fall into this category, a section of them are secular in their thinking. As a result, the clash is not only *inter* i.e. between the western actors and the local actors, but also *intra* i.e. within the local actors.

structures' of a Muslim society. Since Islam represents a whole 'way of life', it is not only observed as a religion but is also part of a culture – a set of norms, values and rules developed by a particular community in relationship to its particular natural and social environment, which has generated meanings for the people of that community.

It is this notion of community, which has been highlighted throughout the discussion because in Islam organisational arrangements that mediate between the individual and the state matter far less than the actual relationship between the Muslim as an individual and his/her collectivity i.e. the *ummah* or community of faith. Islam is part of the public square, where market, state, community, family and individuals participate, hence, Islam encompasses all these institutions, which leads us to the conclusion that Islam as a way of life calls for a balance between the spiritual and material needs of an individual. An Islamic understanding of welfare focuses on the family as the basic institution and sees it as the first line of defence in the Islamic scheme of providing for the needy. Within the family there are elements of authority, respect, love etc, which then spill over into the public space. The line between the public and private space becomes blurred where one space permeates into the other.

Bangladeshi society embodying a complex maze of obligations and reciprocities represent hierarchical social trust. These vertically-aligned forms of social capital are not necessarily negative but also have positive elements embedded in them, which belong to the subtler parts of the individuals' cognitive mapping. To the western eye these subtleties may not always be obvious. It is for this reason that I proposed bringing the secularists and non-secularists onto a public platform for the exchange of ideas. Clearly, both have something to offer to the other. One of the major problems is that the larger NGOs – constituents of the donor community in the intermestic development circle – are often seen or understood as foreign institutions imbued with foreign secular, western ideas. As a result, local religious institutions or actors see them as destroying or distorting indigenous Islamic values. This of course represents a myth which needs to be redressed among both local and global actors.

The donor community does not help matters when they side with their constituencies of NGOs (the eyes do need to be taken off from NGOs, especially the larger ones, in order to find other organisational possibilities). Donors need to be more mutually respectful and responsive to local ideas and meanings, which may at first glance seem to challenge their liberal idioms but actually have the capacity to build a more path-dependent and pluralistic society. A partial attempt has been made by western academics to fill this gap through, for instance, the modelling of new frameworks, such as the welfare regime model, which allows for the incorporation of informal institutions at policy level. Nevertheless, this also tends to remain within a negative narrative, which to a degree restricts a variety of welfare policy mix. It is not only up to western academics and practitioners to formulate the 'best policies' for developing countries, local actors must play an active role in formulating their own welfare strategies and

where necessary promote Islamic ideological means. In essence, I am arguing that there is another way of formalising the 'informal' institutions that lead to poverty reduction and 'good governance' other than using neo-liberal concepts of development. I have attempted to formulate here a *Gesellschaft*-type argument, through Islamic ideas, laws and mores, within a *Gemeinschaft*-setting of informal institutions that are more heavily based upon notions of the family and community in the context of Bangladesh.

CHAPTER FOUR

THE ROLE OF ISLAM IN IDENTITY FORMATION AND NATION-BUILDING IN BENGAL: A HISTORICAL ANALYSIS

Introduction

This chapter provides a historical overview of the creation of a new nation predominantly based on secular ideals and the impact Islam has had within it. It puts forward a version of history that highlights the role of Islam in identity and nation-formation mainly to illustrate that Islam has been deeply rooted and equally contested in the region of Bengal for many centuries. Much of the literature dealing with the identity formation of Bangladesh as a nation since 1971 has been of an economistic nature and to a certain degree over simplistic (Ahmed 1990a and Osmany 1992). Nationalism in Bangladesh to date remains in its embryonic stages. That is because 35 years after separating from the Islamic Republic of Pakistan, Bangladesh is still struggling with a crisis of identity and confusion, and uncertainty prevails in its value system. The War of Independence is still fresh in people's minds, and many of those who fought for the liberation of the country, either physically or intellectually, are still around to tell the tale. As we move through the generations, these emotions will gradually be diluted and no longer occupy a large part of one's cognitive map. The story will fall deeper into history. But whilst it still occupies the forefront of Bangladeshi people's cognitive maps, there is a tendency for the nationalist writer to become emotionally entangled with the narrative. As a result, we often read about the bi-polar nature of Bangladeshi nationalism, which effectively relates to the political stances of the two major political parties in the country – the Awami League (AL) and the Bangladesh National Party (BNP).

It was the Awami League's leader, Sheikh Mujibur Rahman, who in the 1970s instigated the four principles of nationalism, socialism, democracy and secularism within the original Constitution of Bangladesh. This was later amended by General Ziaur Rahman, who represented the BNP leadership, to include an Islamic idiom in the Constitution. It is broadly understood that Mujib and his followers appealed to the ethnicity of Bangladeshis, emphasising their Bengaliness whereas Zia appealed more to the Islamic identity of his followers. There is more to this bi-polar understanding of nationalism, as some critiques of Bangladeshi nationalism have argued (Samaddar 2002, Osmany 1992, Khan 1995 and Ahmed 1990). Of course, due to their more encompassing Islamic analysis of nationalism in Bangladesh, they also face the risk of being boxed into this bi-polar categorisation, of which I myself am very aware of whilst writing this thesis. We may be accused of being pro-Islamists in our political thinking and, therefore, being more considerate towards the BNP. This would be a misrepresentation since we are only trying to acknowledge that Islam has actually been part and parcel of Bangladeshi nationalism pre- and post-1971. We are taking a more holistic approach by looking at the genealogy of nationalism from a socio-historical trajectory, turning the discourse into a more objective exercise.

Islam has been part of the political process in Bengal as early as the fourteenth and fifteenth centuries, but this was categorically turned into a religio-ethno-linguistic battle out of necessity, namely due to economic pressures first from non-Muslims and later from non-Bengalis. Even

those that stood on the political dais in the name of secularism post-1971 in Bangladesh acknowledged the symbols of Islam in their public discourses as they could not ignore the demands of the masses who were predominantly Muslims. Islam has always been part of the public domain in Bangladesh primarily because political leaders have not been immune to their wider environment. In the process of mediating rapports directly with the common man, the leaders not only led but were in turn led. It is not only the internal variables within the country that were responsible for reviving Islam as a force in Bangladesh politics, but also 'external inputs' (Husain 1990), such as the political impact of Indian assistance and intervention, the rising level of petro-dollars from the Arab countries, as well as the politics of aid regime propped up by western donors and their NGO constituents. Nationalism in countries of South Asia is completed today through being refracted, redirected, broken, and fragmented, says Samaddar (1995:4). Nation as the supreme community cannot do away with its particularities. Nationalism only helps reinforce community identities in many different ways (Samaddar 2002: 9; see also Ahmed 2001 and 1990, Osmany 1992 and Khan 1985). It is at these particularities of the nationalist construction I propose to look at more closely in the ensuing discussion.

Section one deals with the selective writings of the nationalist author and shows how nationalism in Bangladesh is partially constructed, emphasising its ethno-linguistic nature and suppressing its religious character. Islam remains the 'unmentioned ghost' in this selective discourse. Authors, such as B. K. Jahangir (1986 and 2002), mirroring Gellner, go as far as arguing that if Islam overtakes the nation's polity then 'fundamentalism' will overshadow the formation of 'liberal' civil society. They fail to understand that nationalism without its particularities (race, religion, culture, language) remains a futile process. In section two, I therefore argue that it is more useful to observe the formation of nation as reinforcing diverse community identities. Through such a notion of nation building, we can see how religious factors can play a role alongside ethnic and linguistic factors. This also gives the notion of *ummah* a real and tangible meaning beyond a 'community of believers' through its association with socio-territorial identities (Ahmed 2001a). The first two sections therefore attempt to give Islam its rightful place in the formation of a Bangladeshi nation and dismiss the over-politicised theory of two nations, 'Bangalee' and 'Bangladeshi', as representing a narrow debate.

Section three begins to look at the genealogy of Islam and the roots of Bengali consciousness in historical terms to further demystify the partial assessments of nationalism in Bangladesh. Islam's presence in the sub-continent has been recorded to go as far back as the seventh or eighth centuries. Initially, it was the Sufis who brought with them the high morals of justice and equity into the region leading to local conversions among the Buddhists and Hindus, mainly from the underprivileged communities. It was only towards the thirteenth century that a ruling Muslim power emerged, creating an elite class among the Muslims. These immigrant Muslims (known as *ashrafs* or noble class) formed a caste system to differentiate themselves from the local converted Muslims (*atraps* or ignoble). It was the *ashrafs* who effectively set the debate

regarding a linguistic identity. They saw Urdu as being the language representing a pure form of Islam as opposed to Bengali being the language of the Hindus. Centuries later, this misunderstanding led to the West-Pakistani elites undermining the majority Bengali Muslims of East Pakistan. This contestation of identities in Bengal has to be situated within all the historically specific economic and political developments, as it is these which alter the course of the 'settled' character of many populations and cultures (Hasan 1998).

Sections four and five uncover the contestations between the elites and the masses in the process of identity formation, but they also note that it is not only a contestation that had prevailed between Muslim and non-Muslim communities (British and Hindus) but also between different Muslim communities (the *ashrafs* and *atraps* and later the Bengalis and Punjabis). In other words, economic and power interests of the dominant class tend to be camouflaged with passions of identity (ibid.). This complexity in power relations is undermined by the binary opposition presented by certain nationalist authors, such as B. K. Jahangir, between secular and religious nationalism. Different reasons at different times bring prominence to a single boundary that defines the 'us' in relation to the 'them'. In 1947, Muslims came together at least for a time to bring about independence for a large community that felt subjected to the all-powerful British and Hindu rulers. Soon after Partition, however, West Pakistani elites continued this legacy by stripping wealth and power from a Bengali ethnic group. The Bengali identity thus gained prominence in boundary-creating leading up to the civil war between East and West Pakistan.

Section six discusses how 'Bengali' nationalism was created by the bourgeois class of East Pakistan who gradually became disillusioned by their West Pakistani counterparts. The Language Movement only began appealing to the masses when the left-leaning forces pressured Sheikh Mujib, leader of the Awami League, to include economic factors in his political manifesto. For a time, Mujib was able to unite a Bengali front and at independence his administration felt compelled to include 'secularism' as a constitutional pillar of Bangladesh. As the last section of this chapter reveals, such a stance was mainly taken to curb communalism in the newly created nation but it did the binary opposite and politicised Islam further through successive military rule, from Zia to Ershad. This was not a mere top-down phenomenon, the rulers were encouraged by the masses once again because they felt Mujib's administration had gone too far with its secular ideals, especially as this was connected to Bangladesh being seen as a stooge of India. Both internal and external factors gave rise to the Islamisation of the Bangladesh polity. Regardless of secularism representing one of the four basic principles upon which the Bangladesh nation was formed, it only acted as a shield for 'religious tolerance' and not outright separation of religion from public affairs. This will be our topic for the next chapter.

1. The 'Bengali' Nationalist's Construction of the 'Other': A 'Civil' Society's Authority over 'Fundamentalism'

Samaddar underlines, as in India, in Bangladesh too nationalism needs a total and convincing history. It implies that in the specific case of Bangladesh it requires a total and convincing construction of a history of Muslim society in Bengal (1995: 8). Samaddar quotes from the famous tract of Abdul Karim's *Social History of the Muslims in Bengal* (Down to A.D. 1538) (1959), 'The first census in Bengal in 1872 showed that 48 per cent of the population in Bengal was Muslim. Till then everyone had the idea that Bengal was predominantly a Hindu region. Hence, this fact surprised many' (cited in Samaddar 1995: 8). He further argues, the 48 per cent had one history, but they had another in a space of hundred per cent 'where the margins between 48 and 52 were often fuzzy and still they had many more histories – political history of the state and bureaucracy in Bengal from the Sultan times, history of popular Islam, history of the lower classes, and the like' (ibid.). The history of 1971 Bangladesh had created an incomplete solution to the nationalist question, just as 1947 produced such a result in India. Consequently, nationalist authors in Bangladesh like B. K. Jahangir[1] point out factors like populism, foreign dependency and militarism in their discourse, but leave out the genealogical exercise. This is a discursive problem born out of politics where the nature of 1971 remains the 'unmentioned ghost' over the post nationalist literature in Bangladesh. The *atma parichaya* (self-identity) of *Bangali* is only realised through the avoidance of other identities determining the nationalist agenda, such as Islam, where the political questions of 1971 remain suspended as a matter of necessity (Samaddar 1995: 11). This leads to the paradox of the *Bangali/Bangladeshi* debate.

Everyone is familiar with the controversies laden in the nationalist discourse of Bangladesh - the *Bangali* versus *Bangladeshi* debate. Broadly, the argument in favour of Bengali identity endorses the linguistic identity, draws sustenance from the language movement during the Pakistan period, derives legitimacy from the composite culture of the pre-colonial days and asserts that secularism as a way of life could not but result in Bengali identity. 1971 marks the victory of linguistic nationalism for those adhering to the *Bangali* camp. Islam remains a matter of personal faith, as part of people's culture, but not as the determining factor of the nation's political identity. Contrary to this, the argument in favour of Bangladeshi identity maintains a religio-linguistic identity, connecting 1971 to 1947, or even to 1940 and it too asserts 1971, but only as a marker of the emergence of an independent nation called Bangladesh (Samaddar 2002: 13). The division is not as clear cut and it is facile to say in a Gellnerian approach that Islamic 'fundamentalism' poses an impediment to nationalism in Bangladesh (see Jahangir 2002).

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[1] See Jahangir B. K. (1986) *Problematics of Nationalism in Bangladesh* and (2002) *Nationalism, Fundamentalism and Democracy in Bangladesh.*

B. K. Jahangir argues that given the lack of a substantive developmental ideology, Muslims of Bangladesh were certain to return to Islam (cited in Samaddar 2002: 20). He further argues that a 'fundamentalist' society is not a civil society because individuals – recall Gellner's modular man – do not enjoy freedom individually in such a society unlike in the civil society. He observes the *majlis* (a legislative assembly based on Islamic laws) as being free but not the masses because fundamentalism is imposed from above. The *majlis* to him is an inorganic media. Jahangir believes that if civil society weakens, a fundamentalist society will creep in and state-building will remain under the constant expansion of fundamentalism. For nationalists, like Jahangir, it is hard to reconcile to the fact that Islam reappears not in contradiction to nationalism or against nation-making, but actually as part of the combined nation-making and state-formation (Samaddar 2002: 20).

Esposito (2004) aptly notes common sources of identity, including faith, are the make-up of nationalism, therefore, Islam is as much part of the Bengali people as their ethnicity and language. I mainly have two objections to Jahangir's observations. Firstly, his use of fundamentalism is derogatory. The term has been rejected by most Muslim thinkers and also by some Western academics because in a strict sense all practising Muslims, who accept the Qur'an as the literal word of God and the *Sunnah* (example) of Prophet Muhammad as a normative model for living, are fundamentalists. Secondly, the *majlis* encompasses the concept of *shura* or people's participation in governing themselves. Enlightened religious leaders and intellectuals today engage much more in a wide ranging process of *ijtihad* (reinterpretation) and *islah* (reform) (Esposito 2004: 17). Though the *majlis* is a hierarchical process of governance, as is the state (with its judiciary, executives, police, military, etc.), it is bound by consensus.

I do not see any difference between the *majlis* and the civil society that Jahangir writes about. In fact, in the case of Bangladesh, Jahangir should note the hegemonic tendencies within Bangladeshi civil society itself, as I have argued elsewhere in this thesis; it is often one section of civil society i.e. the secularists who take centre stage on governance issues, particularly within the intermestic development circle, backed by the prominent donor community (see chapters 6 and 7). As a result, the 'other' more religious section feels overlooked (see chapter 8). In the process, what we observe is the retaliation of militant groups against secularists, where moderate Muslims are disregarded or ignored in the governance discourse. Present-day civil society in Bangladesh is dominated by a petit-bourgeois class, made up of academics, professionals, consultants, researchers, intellectuals and students encroaching (see White 1999) upon state elements and benefiting heavily from the aid industry. This in a sense represents the 'fundamentalist', inorganic group, which Jahangir exposes, imposing itself from above on Bangladeshi society, manoeuvring its every move, dictating its shape and even its every day language. In such a situation, my question to Jahangir would be how is the *majlis*, which he draws upon, different to contemporary civil society in Bangladesh?

Historically, it has been proven in Bangladesh that the dissemination of nationalist ideas among the masses has usually been the work of the elite or the intellectual via the civil society which Jahangir talks about (see, for instance, Khan 1990). It has been the role of this educated class to unite the people (Mamoon and Ray 1998) behind it, by making appeals to one or more of the symbols of their identity bases. But, like leaders of a nation, its civil society is also led by the masses. It is the sentiments of the moment that have tended to shape political symbols, which in turn have been promoted by the civil society. It was only a matter of time before religion took precedence once again into the political discourse of nation-making. Islam as a religion shared by the majority represented a core identity to the people of Bangladesh. It is due to its connotations with the events of 1971 that it found itself being disregarded by certain nationalist writers as a genuine factor in nation formation. Religion has indeed been the 'unmentioned ghost'. Yet as we see in the next section, nationalism without its particularities (race, religion, ethnicity, language, culture) remains meaningless.

2. Diverse Identities of Bengal Muslims: A Meaningful *Ummah*

If nationalism is understood to reinforce diverse community formation, then, the locus of our attention turns to the notion of identity, which is very real and tangible. This idea is certainly apt at a time when so much emphasis is being placed on globalisation and transnational movements of people. Territorial boundaries are still around us but nevertheless one's own boundaries can be multiple, and at no time is one boundary the sole definer of one's identity, and

> [y]et at different times and for different reasons there is a 'relevant boundary' that gains prominence and defines the us/them divide. It tends to reject the 'other' and frequently reinforces itself by defining the 'us', not by its members specific positive attributes but by the elements in opposition to the 'other'. This mode stresses the negative, expands elements of separation, and sometimes makes it harder to identify the broader groupings that always exist, albeit in weaker form. (Hasan 1998: 21)

The Partition of India in August 1947 and again of West Pakistan and East Pakistan in 1971 with the emergence of Bangladesh illustrate this process. Debates about identity, Hasan argues, also need to be situated within historically specific economic and political developments which have altered the relatively 'settled' character of many populations and cultures (ibid: 9; see also Esposito 2004). This has been particularly well illustrated by West Pakistan, where its Punjabi-elite leaders continuously formulated policies that economically and politically deprived its eastern wing. This will be further discussed later.

Following on from Hasan, Rafiuddin Ahmed tries to identify what being a Muslim means in the context of Bengal, from its beginnings in the medieval period to our time. He takes the concept of identity one step closer to reality when he underlines that the boundaries of a community

actually take shape through the systematisation and articulation of particular religious and cultural symbols (Ahmed 2001a: 2). Indeed, a self-conscious religious or ethnic community is a much more compact, and well-defined, entity than the nation: the latter could and often does, incorporate diverse religious, linguistic, and cultural groups and communities (ibid.; see also Kabir 1990). I agree with Ahmed that a religious community without a socio-territorial base is not real (ibid.). Though united by a few common rituals, this sort of community can at best be described as a 'brotherhood of believers' whose members share a common religious ideal but not a common identity. They certainly have an overriding concern to propagate Islam by encouraging stronger commitment to the Islamic *Shari'ah* and as a result they unite to spread that message to others, but they do not form a community by themselves i.e. they come from diverse social, cultural, and ethnic backgrounds, and essentially remain members of such 'communities' though they share a common objective – that of 'purifying' the Faith (ibid.). That is why the notion of an Islamic *ummah*, which categorises Muslims all over the world as members of 'a community of believers', has to be embedded in socio-territorial identities, if that community is to exist meaningfully. Indeed, the Qur'an mentions that God created us from a single man and woman and, then, divided us into nations and tribes so that we can get to know one another (Qur'an 49:13).

There is little doubt that significant elements of Islamic religious culture, in particular the sacred text and a set of sacred symbols which include the five pillars of Islam (faith, ritual prayers, fasting, alms-giving and pilgrimage to Mecca) unite all Muslims across the world. Nevertheless, these do not separate them from their real life in different geographical and cultural settings (Ahmed 2001a: 3). Notions of a sacred language, a sacred text, or a particular set of religious symbols, divorced from the realities of life can certainly not form the basis of a 'community' or indeed the *'ummah'*. This did not happen even in the Indian subcontinent, which was ruled by Muslims for nearly six hundred years (ca thirteenth through to mid-eighteenth century CE). Paul Brass argues, 'Muslim political elites in India in the nineteenth and twentieth centuries attempted to argue that the Muslims of the sub-continent formed a distinct nation....It proved to be ephemeral because beyond the core of Islamic symbols, all other symbols proved to be divisive and could not be made congruent with the religious ones' (cited in Ahmed 2001a: 3). Such pan-Islamic feeling had become quite powerful among sections of Bengal Muslims in the later part of the nineteenth and early twentieth century as a symbol of the emotional attachment Muslims felt for each other, but it did not have the power to unite them as members of a distinctive community. The experiences of the Muslims of Bangladesh suggest that socio-territorial identity plays a crucial role in defining and redefining the parameters of a community (Ahmed 2001a: 3), but that does not mean that an *ummah* did not exist, rather it existed in a pluralistic form with a variety of *ummahs* prevailing instead of one universal (or 'imagined') one.

3. Roots of Islam in Bengal and the Origins of the 'Language Movement'

A brief historical account is necessary in order to understand the genealogy of Islam in Bengal so that contemporary elements of Bangladeshi nationalism can be placed within a wider perspective, avoiding a partial discourse on nationalism as has been suggested by Jahangir. It was the Muslim traders and saints from the Arab world that made Bengal their own country. In social and spiritual terms they established a horizontal relationship with the Buddhists (Palas 900 to 1100 AD) and Hindus (Senas 1100 to 1204 AD) who were the two predominant religious groups in Bengal at that time (Osmany 1992: 12; see also Abecassis 1990 and Khan 1985). Politically, these early Muslims accepted a subordinate status to the Buddhists and Hindu rulers, and economically speaking they were not highly ambitious (ibid.). Since most of these Muslim immigrants were males, they took local converted women as their wives under Islamic Law. Since Islam as a system of faith and social values, made an entry into Bengal without any political or military overtones (Bertocci 1981), neither the Muslims nor the Hindus had much cause for security concerns. This first settlement of Muslims brought with them the high ideals of Islam i.e. that of equality of man and the universality of the *ummah*. As a result, Islam started attracting converts, namely the outcasts of society such as the Buddhists and lower caste Hindus, to its growing fold due to its humanistic ideals. This raised the political alarm, especially among the upper caste Hindus.

The Arab missionaries were most effective in spreading Islam in Bengal. Sufis such as Baba Adam Shahid of Rampal and Shah Sultan Rumi are believed to have visited the northeastern region of the subcontinent before the major Muslim political conquests of the eleventh and twelfth centuries. Bengali Muslims, especially those from the Chittagong and Sylhet districts of Bangladesh, claim contact with Muslim Sufis in the early centuries of the Hijrah[2] (seventh and eighth centuries AD) (Khan 1985: 835). These Sufis brought with them the message of hope in terms of human dignity and honour for the Buddhists, monotheistic school of Hinduism, and the lower caste Hindu untouchables (Osmany 2001: 14-5). This conversion occurred as a natural progression, without any force applied from the migrant Muslims (Abecassis 1990 and Roy 1983), which was clearly in line with the Qur'anic teaching that there is no compulsion in religion (Qur'an 2:256). These Sufi Muslims manifested a greater awareness of their duty towards fellow human beings in terms of establishing better social justice and in the spread of education among the local population who were denied these basic human rights under the Brahmanical hierarchical order under the Senas, led by the Hindu migrants into Bengal from Uttar Pradesh, Bihar, and other areas of north central India. In response to this elitism by the Hindus, many common people and certain sections of the higher castes and classes of Bengal began to embrace Islam in the thirteenth and fourteenth centuries (Osmany 1992, Abecassis 1990 and Khan 1985). Such ideological impact, argues Khan, more through Muslim missionaries than naturalised political elites, probably explains why the masses rather than the landed elite became the first converts to Islam in Bengal. This is in contrast to the conversion resulting from

[2] This refers to the Prophet's migration from Mecca to Madinah.

political conquest in the northwestern and north central parts of the subcontinent (Khan 1985: 835).

With the conquest of Bengal by Bakhtiyar Khalji in 1204 AD the Muslims found themselves in a superior position in both political and military context (Osmany 1992: 13). This consequently transformed the large bulk of the indigenous political elite into a part of a new Islamic ruling class. Centuries later this modal difference in ideological conversion of the northwestern and northeastern Muslims of the subcontinent led to a gigantic misunderstanding of the ways and means to attain the objectives and goals of the initially united nation of Pakistan (Khan 1985: 835). Khan notes that this was further exacerbated by the fact that several English, Muslim, and Hindu commentators on Islam have emphasised the humble origins of Bengali Muslims, forgetting the central fact that throughout the history of western and oriental civilisations, with the exception of Ancient Greece, a middle class hardly existed (ibid.). Power was on the whole exerted by a handful of people who belonged to feudal nobility. Yet Khan underlines that a number of noted writers and historians in the subcontinent have managed to colour the perceptions of many opinion-building elites in the north and northwestern parts of India, not just those of non-Muslims but Muslims (the *ashraf*) alike. They undermined the local Muslims by labelling them as aborigines with Indic cultural affinities, thereby, depurifying them racially as upper caste Muslims. Instead of emphasising the Islamic concepts of equality, brotherhood, and Islamic community (*ummah*), even Muslim elites subscribed to such interpretations of the spread of Islam, disapproving the conversion process and downgrading the converts (Khan 1985: 836). This indeed led to the tragic consequences of 1971 when the Pakistani military junta under Yahya Khan, supported by Z. A. Bhutto, decided to crush the movement of Muslim Bengalis who had been pressing for a larger share in the country's decision-making since the 1950s and the 1960s. Many Pakistani soldiers were told by their officers that Bengali Muslims were but Hindus in disguise, and by waging war against these infidels they would serve the interests of Islam (ibid.).

Clearly, the initial conversion of Bengal into Islam had taken a more moderate route through egalitarian approaches of the Sufis and saints that started settling in the subcontinent. Economically speaking, it was the Sufis of eastern and southeastern Bengal that participated in community building activities, including forest clearing and cultivation. The fact that the great majority of Bengal Muslims lived in the countryside until recently - only 3 or 4 per cent of them lived in towns – and were engaged in the actual cultivation of land, mostly in the low-lying districts of Rajshahi, Dhaka, and Chittagong divisions, is suggestive of their agrarian background and, almost certainly, local origin (Ahmed 2001a: 12). They were not members of the ruling community, nor were they associated with the immigrant cultural tradition. In contrast, it was those namely from the North-Western Provinces, claiming immigrant status, who held the seat of Muslim political power in the Indian subcontinent. They were also the ones who considered themselves as representatives of an authentic Islamic culture, forming a distinct

social entity. It is important to note this identity borne by the immigrant Muslims because they considered themselves different from, and in status superior to, the local Muslims. This evidence became stronger and more rooted particularly with the onset of Moghul rule between 1526 and 1757, and was effectively carried on by the Punjabi ruling elite of West Pakistan post-1947 against the Bengali Muslims of East Pakistan.

These immigrant Muslims, the *ashraf*, harboured strong prejudices against the 'natives' and maintained a conscious distance from the latter. The social and cultural influences coming from outside Bengal remained restricted primarily to these classes, including the *ulamas* (Muslim scholars), leaving local Muslims in the same situation where they had been prior to their incorporation to Muslim society. The latter continued to live in their ancestral villages, were indistinguishable in occupation from neighbouring non-Muslims, and often participated in rituals and festivities long native to this deltaic region (Ahmed 2001a: 13). Indeed, Bertocci captures this composite cultural identity of Bengali Muslims,

> Bengali Muslims share...along with Hindus and far smaller numbers of Buddhists and Christians, a diverse complex of cultural and social patterns which are distinctly Indic, most saliently marked by common usage of the Bengali language and inheritance of its literary traditions. Even after the coming of Islam there long existed a common Bengali culture which militated against the warring distinctions of custom which Hindu and Muslim élites sought to impose. (Bertocci 1981: 76)

In line with Bertocci's comment, Safiuddin Joarder (1990) stresses from an anthropological point of view that Bangladesh has throughout history been an area where people of different racial strains and culture intermingled. So when Islam established itself in the area, the Islamic and indigenous ideas also reacted on each other. In other words, Islam had to adjust itself to the geographical and demographic realities of this part of the world (Joarder 1990: 160; see also Abecassis 1990). This did not change Islam's essence, nevertheless, the *ashraf* continued to racially downgrade the local Muslims and they in turn continued with their lifestyle without fundamentally changing their composite cultural worldviews.

The real problem was one of acceptance and recognition: Bengali background and cultural symbols continued to be stigmatised, and neither the *ulamas* nor the immigrant *ashraf* were keen on expanding the cultural boundaries of Islam. This does not, however, imply that Indian rituals, practices, and symbols were uncommon to the *ashraf* society (Ahmed 2001a: 13). On the contrary, since they were deprived of direct contact with the Islamic 'heartland' and culture, the imperial aristocracy in northern India cultivated an essentially localised Indian version of Islam; the *ashraf* were therefore no different to the *atrap*. What distinguished the former from the latter were their pretensions to what they regarded as an authentic Islamic culture because they were in the main descendants of those Muslims who had come from Turkey, Afghanistan, Iran and Arabia (Osmany 1992: 57). This was particularly evident during the Moghul period when a totally negative attitude towards the Bengali race and culture developed among the

Moghul officials posted in Bengal and other immigrants. So great were their pretensions to a superior culture that they were not even keen to convert Bengalis to Islam (cited in Ahmed 2001a: 13). Hence, the immigrant Muslims who claimed higher status were separated from the Bengali converts by racial as well as cultural barriers. Either the latter accepted the cultural symbols imposed on them by the immigrants, or they just remained outside the 'accepted' domain of Islam. Of course, this did not mean that the social stigma attached to Bengali origin ceased to exist, in truth; it never did (Ahmed 2001a: 13).

One would not be wrong to say that the Bengali language consciousness had its roots in the cultural distinction created by the *ashraf*, or noble, class who clearly preferred Urdu to Bengali, and felt that Bengali being one of the oldest languages of India was the language of the Hindus. And since during that period it was namely the *ulamas* or Muslim scholars who raised Muslim consciousness in Bengal, it was not uncommon for *fatwas* (legal opinions) to be issued by them saying that Bengali was the language of the Hindus and consequently 'undeserving of our respect' (cited in Osmany 1992: 58). Since religion was used in the Urdu-Bengali controversy to give support to Urdu, by stating it to be an Islamic language and Bengali non-Islamic, the Bengali Muslims were at first hesitant to oppose the claims of those who supported Urdu. But they gradually realised that Islam does not actually prescribe any language to its people. Arabic was in fact the language of the idolaters and, yet, Prophet Muhammad spread the message of Allah through it as he felt that it would be understood by the idolaters and thereby have the most impact. Similarly, Persian was the language of the fire-worshippers. Osmany notes that if one looks back in history one will perceive that it is wrong to describe the Bengali language as non-Islamic (1992: 59). Sanskrit was considered an unholy language even by the Hindus, which resulted in the Hindu rulers ignoring the Bengali language. It was in fact the Muslim Sultans that took patronage over this language. The period of Alauddin Hussain Shah's reign has generally been regarded as the golden period of early Bengali literature. It was then that *puthi* literature, one of the earliest Bengali literature, was developed by the Muslims and it is only much later that the Hindus came to appreciate Bengali and did much to enrich it (Osmany 1992: 59). Whether altruistically or egotistically motivated, argues Khan, the action of the missionaries and preachers indirectly contributed to the strengthening of linguistic nationalism among Bengali Muslims, which later was to gradually develop into a full-fledged Bengali Muslim nationalism (1985: 838).

4. Economic and Political Factors in the Strengthening of Bengali Muslim Identity: A Dialectical Relationship between the Elites and the Masses

Taking cue from Mushirul Hasan (1998), I mentioned in the introduction to this chapter that the debates about identity need to be situated within historically specific economic and political developments, which have in effect altered the course of the 'settled' character of many populations and cultures. In that sense the course of the Bengali Muslims are no different. In

the previous section, I looked at the roots of Islam in the Bengal region and how this has been contested between local and immigrant Muslims, with the latter assuming a noble position in the society. This contestation is certainly not devoid of the economic and political disparities that prevailed between the two groups. The section therefore argues that the debates about identity so far raised need to be situated within all the historically specific economic and political developments, as it is these which effectively alter the relatively 'settled' character of many populations and cultures. It further notes the dialectical relationship that has taken place between the elitist elements of society and its masses in this particular process. The discussion hopes to break the myth which many contemporary writers hold about the nature of nationalism, the role of civil society and the impact Islam had in the immediate aftermath of 1971.

Recall B. K. Jahangir's comment about civil society and the *majlis* in the nationalist thesis: the former being freedom-driven and the latter being exploited by so-called fundamentalist forces in society. This incomplete assessment is derived from a notion that 'fundamentalism' overshadows civil society. This section will reveal that elitist forces which have prevailed through history to date within the civil society Jahangir endorses has continuously revealed hegemonic tendencies, with the upper middle classes always having a disproportionate advantage over the masses. These forces have further employed Islam as a tool for political and economic manipulation. In such situations economic and power interests of the dominant strata get 'camouflaged', 'submerged in', or 'blended with the passions of identity of particular communities and castes' (Hasan 1998: 11). Hasan quotes, 'the problem of identity in South Asia has been more complex and nuanced than permitted by the protagonists of the 'two-nation' theory of the practitioners of a historiography based on a binary opposition between secular nationalism and religious nationalism' (cited in Hasan 1998: 16).

History of the economic aspect of Bangladeshi nationalism can be traced back to the early days of British Raj and its deliberate policy of impoverishing the Muslims of Bengal as a political reprisal for their stubborn refusal to fully accept British colonial power (Osmany 2001: 63). The Muslims of Bengal lost all with the loss of political power at the Battle of Plassey. Their economic fortunes, underlines Osmany, suffered a complete collapse with the ascendancy of Hindus as the economic power elite of Bengal society. The Muslims were soon reduced under British imperialism into peasant farmers and small tradesmen. She further concludes that the Hindus, under active British patronage and encouragement became landlords and money lenders, and this led to divergent economic experiences of Bengali identity between the 'economic haves' i.e. the Hindus and the 'economic have-nots' i.e. the Muslims of Bengal (ibid.). This assessment by Osmany is of course based on facts but, in my opinion, the facts have been reified a little too early.

Osmany is at the risk of identifying the Muslims as members of a monolithic community sitting sullenly apart, but in fact they too were active participants in shaping their own destinies, as well

as their identities. It was indeed the British, especially since the 1870s that continually treated the Muslims as a separate political entity, belonging almost to a monolithic community, as if Muslims of different regions, classes, and linguistic backgrounds, had similar cultural orientations, problems, and concerns. Through policies of state patronage and public-private rhetoric, they encouraged the Muslims to organise separately (Ahmed 2001a: 19). Ahmed (1990a and 2001a) illustrates in his analysis of the Bengali Muslims that they too were divided in economic, political, racial, cultural and linguistic terms, with the immigrant Muslims considering themselves to be superior to the local Muslims of the region.

The British encouraged the Muslims to organise separately through the support of *madrassah* education, introduction of the teaching of Arabic, Persian, and Urdu languages in schools and colleges as 'Islamic languages', reservation of seats for them in jobs and municipalities, as well as various administrative and political decisions, including the decision to accept the principle of a separate electorate for Muslims in 1906 (Ahmed 2001a: 19). For Muslims of Bengal, the decision in 1905 to redraw the boundaries of the province, giving them a solid majority in the eastern half and their 'leaders' a say in its running, proved to be equally decisive in accelerating the process of communal polarisation: it created antipathy among the Bengali Muslims and Bengali Hindus who opposed it, but subsequently Hindu agitation against it and Muslim support for it, made the concept of a composite Bengali ethno-linguistic 'culture' increasingly meaningless (ibid.). The British pursued an uneven and often indecisive policy towards the Muslims between 1905 and 1947, sometimes favouring them, other times not, but their actions and decisions did mobilise the latter as a distinct 'community' or *ummah*, as Khan (1985) prefers to call it, when Independence came in 1947. Ahmed acknowledges that it is also important not to dismiss the importance of societal change, particularly in the nineteenth and twentieth century, which actually produced such conditions for the construction of an Islam-oriented community in Bengal (2001a: 19). The Muslims thus played just as important a role as did the Hindus and the British towards that end.

Ahmed quotes from the famous tracts of W. W. Hunter, *The Indian Musulmans* (1871), which was used like a bible by the British to understand the Muslim community of the time: 'Musulmans [were] in all respects...a race ruined under the British rule' (cited in Ahmed 2001a: 19). The basic purpose of Hunter's enquiries was to find out the causes of the continuing militancy among the Muslims, who were actually not members of the elite but simple peasants. Hunter misreading the situation linked the disaffection of the Muslim militants to the decline of the Muslim aristocracy. He mistakenly argued that the causes of Muslim anger in Bengal were the British maltreatment of the former ruling elite and the resultant backwardness in their education and employment, but in fact, the Muslim elite in Bengal, which only comprised a small fraction of the total Muslim population in the province, never joined these movements (Ahmed 1990a: 4). Their decline had nothing to do with the backwardness of the ordinary Muslims, nor did it contribute towards the militant role of the peasantry. Hunter's remarks did not in fact apply

to the entire subcontinent, but only to lower Bengal. Ahmed remarks that it is important to remember how British policy in the period after the conquest of Bengal systematically eliminated the older aristocracy and gradually replaced it by newer people, who often happened to be high-caste Hindus. Though the British did not eliminate the Muslims from lucrative positions purposely, some of the critical measures, such as the permanent Settlement of the land revenue system of 1793, the Resumption Proceedings after 1828, and the introduction of English as the official language in 1837, abolished the old structure of administration, which seriously damaged the upper class Muslim society of Bengal more than anywhere else (Ahmed 2001a: 19).

As long as the Muslim aristocracy held positions of power and influence they did not care much about the local Muslims and, in fact, they overtly sought to maintain their exclusive identity. They even resorted to using Hunter's incorrect analysis and improper use of data to draw the attention of the British to their own plight and, in that respect, they succeeded well (Ahmed 1990a: 5). The myth of Muslim 'backwardness' was a creation of the elite Muslims to advance their own interests. The Muslim elite in northern India, especially in the United Provinces (now renamed Uttar Pradesh), were actually much better off than the Hindus of the same region, yet they began articulating the issue of Muslim backwardness to justify their demands for special treatment by the government. They were apprehensive of losing the privileges they had traditionally been enjoying since the days of the Moghuls (ibid: 9). By contrast, in Bengal (comprising the present state of Bangladesh and the Indian province of West Bengal) the Muslims were by every definition a backward community. They had little education and suffered from economic exploitation (ibid: 10). This was not solely due to British policy measures, but had its roots in the exploitation of the immigrant Muslim class, the *ashraf*, who considered themselves superior to the local converts. Historically, the latter were not given sufficient opportunities to own land or receive formal education (ibid.). There is in fact no supporting evidence that the condition of the average Bengali Muslims was any better under the Moghuls than under the British. Hence, appears the dialectical relationship between the elites (both non-Muslims and Muslims) and the general masses of Muslim Bengal.

5. The Rise of Communalism and Pakistani Nationalism in the Making

The actual decline of the Muslim aristocracy in Bengal can be traced back to the year 1823 when, under Lord William Bentick, the language of the court was changed from Persian to English, thus, displacing most of the Muslim service holders, especially in the judicial branch (Ahmed 1990a: 11). The benefits of a new system of education, and subsequently of employment, went to the Hindus as they were only too willing to take up English education. The Muslims were at the time defiant of such changes, especially with the *ulamas*, opposing to the systematic 'secularisation' or 'westernisation' of Bengal society. But this dealt a severe blow on the Muslims. The British had realised early on that with a dominant and powerful Muslim community, it would become increasingly difficult for them to establish their empire in India,

hence, at every opportunity they promoted the Hindus against the Muslims (Osmany 1992: 76). This not only played a huge catalyst in the ensuing rise of communalism in the region, but it also widened the socio-economic gap between the Muslims and the Hindus, much to the disadvantage of the former (Ahmed 1990a: 11). Although as many as 65 percent of the population in the region were Muslims, they had very little education and limited ownership of land. Hindus, on the other hand, comprising less than 35 percent of the population, controlled nearly 70 percent of the land. Most of the big and powerful, as well as the moneylenders were high-caste Hindus (ibid: 14). This is one of the most significant, and oft-quoted, sources of communal divide in rural Bengal, and proved to be a central factor in Hindu-Muslim tension in the early twentieth century.

The inevitability of communal tension increased with the rise of several Islamic revivalist movements in Bengal in the early nineteenth century, notably the Faraizi movement and the Tariqah-i-Muhammadiyah movement. This was during a time when such movements were gathering pace elsewhere in the Muslim world, such as the Wahabis in Saudi Arabia, the constitutionalists in Iran, the Muhammadiyahs in Indonesia, the Walliullahis in north central India, the Sayid Ahmadis in northwest India, as well as the Faraizis in northeast India (Bengal, Assam and Bihar). Although differing in detail, all Asian Muslim revivalists have shared a common belief that the process of decay of Islamic societies could be reversed by a two-pronged nationalist ideology: against internal corruption and against external exploitation (Khan 1985: 839). Although the main object of the Faraizis and the Muhammadiyahs in Bengal was to purify the faith of non-Islamic elements, their economic and political programmes soon started attracting the attention of the government and the interest groups among both Hindus and Muslims. Membership of these movements was drawn mostly from the lower level of the Muslim community, and they were mostly encouraged by the preachers to join them by promises of economic emancipation and social upliftment (Ahmed 1990a: 11). Under the leaderships of Mohammad Mohsin, popularly known as Dudu Miah (1782-1831), and a smaller group led by Titu Mir (1782-1831) in West Bengal, the political ramifications of the Faraizi movement became more pronounced. They had become vehicles for expressing the poorer Muslim peasants' resentment against landlords and moneylenders (ibid.). Dudu Miah reasserted the Islamic principles of equality and the brotherhood of all Muslims. The Faraizis had won fresh converts from the downtrodden sections of the local population which effectively posed a threat to the elite that stood to gain from a continuation of social stratification of Bengali Muslim society (Khan 1985: 840).

The Khilafat movement in early twentieth century also had a similarly powerful impact on the Muslim masses of Bengal. Though the Khilafat leaders worked jointly with the Indian Congress in fighting against the British government at the urban level, Ahmed notes that this hardly affected the outlook of the rural Muslims (1990a: 12). The Khilafat reinforced a new sense of Islamic identity among them and transformed their attitudes towards their non-Muslim

neighbours. Islam was turned into a powerful symbol of popular uprising, and as communal hostility grew the Muslim elite found leverage to articulate their grievances in religious terms, and since the economic issues were intertwined with the question of religious identity, the symbolism of Islam became all the more attractive to the ordinary Muslims. The dialectical relationship between the elite and the masses of Muslim Bengal was brought to a height. This pan-Islamic identity shared among them led to a successful partition in 1947, but this unity only lasted for a short while as immediately after Partition, the tensions between the ruling Punjabi elite in West Pakistan and the majority Muslim Bengalis in the East proved too strong to maintain a unified Pakistan, especially as the economic disparities proved to be quite debilitating to the eastern wing.

Together with the rise in popular Islamic movements, eastern Bengal started to prosper economically. Colonial conditions in the early twentieth century, including the rise in prices of crops (notably rice and jute), expansion of educational facilities and employment opportunities, as well as the introduction of the printing press, which made possible the publication of inexpensive religious texts and books projecting the Islamic image of the community together with a growing number of Muslim newspapers, and the decline of the dominant Hindu landholding classes, gradually led to the rise of new social classes among Bengal Muslims (Ahmed 2001a: 20-1). They were recruited both from the older aristocratic families as well as the rural gentry, generally the affluent farmers. The latter contributed to creating a powerful constituency for the urban Muslim leadership, who were in search for allies in rural areas to establish contact with the larger body of Muslims. By the 1920s the Muslim rich peasants in these districts grew so powerful that, according to government records, they possessed more influence in the villages and immediate neighbourhood, and were in fact better off than many landlords (cited in Ahmed 1990a: 14). The improved economic condition of the eastern Bengal cultivators, who were now in actual control of land, allowed many of them the opportunity of sending their sons for higher education and also to make some local investments.

The Calcutta University Commission Report 1917-19 acknowledged the correlation between the rise in jute money and the higher rate of educational growth among the eastern Bengal Muslims during the first two decades of the century (Ahmed 1990a: 15). This growth was so phenomenal that in thirty years between 1901 and 1931, the number of literate and English-educated Muslims more than quadrupled while the rate of progress among the Hindus in that same period was only marginal (ibid.). This was effectively reflected in the steady growth of Muslims in urban areas. Although in major towns and cities the Hindus were still dominating public life, the Muslims started to emerge as a new middle class, equipped with a desire for more power and influence, to counter the former. The pan-Islamic ideology, together with a unity among the urban middle class and the peasantry, played an effective role in unifying the Muslims of Bengal (see Abecassis 1990), albeit superficially. Whereas at the other end, the Hindu peasantry divided by caste could not organise themselves effectively to counter the

Muslims. This raised concerns among the Hindu ruling class, but the Muslim bourgeoisie was by now beginning to get a taste for political power and before long they started articulating the grievances of the poorer Muslims in religious terms and lay the basis for a separate state (Ahmed 1990a: 17), and the old *ashraf* and *atrap* class division started losing its validity, at least for a time.

Islam gained momentum as a symbol among the Bengali bourgeoisie who were politically inspired. A. K. Fazlul Huq who is widely respected for the ameliorative measures taken by his ministry in 1937 to redress the economic grievances of the poor peasantry (Osmany 1992: 80-1), failed to rise above the petty interests of his class and formulated policies that mostly benefited the upper-class peasants (Ahmed 1990a: 18). He effectively used the needs of the Bengali Muslim peasantry in his political manifesto, as did his successors Bhashani and Suhrawardy, and gave more prominence to the regional interests of Bengali Muslims rather than to any Islamic revivalism, which would have cut across narrow regional boundaries (Khan 1985: 842). This is perhaps the reason why Fazlul Huq called his party the Krishak Proja party (Peasant Tenant's party) in 1937 when he won the largest section of the Muslim vote in Bengal, and made no overt references to Islam. At the time the rising Muslim political elite attempted to counteract the Hindu elite's claim to a general secularist mass appeal by addressing the needs of the Bengal peasantry. It was only when the Bengali Muslims were presented with a choice between India and Pakistan in the 1946 elections that they overwhelmingly voted for candidates of the Muslim League party, while Muslim candidates from other parties, including the Krishak Proja, were soundly defeated (ibid.). This huge change in voting behaviour was mainly due to the fact that in the larger context of sub-continental politics, Bengali Muslims felt safer with Mohammad Ali Jinnah's (1876-1948) Muslim League, which was committed to creating a separate homeland for Islam.

Fazlul Huq, Abul Hashem, and Suhrawardy espoused an alternate course, which consisted of advancing the regional interests of the Bengali Muslims through the formation of a United Bengal, separate from Pakistan. But the fact that such a United Bengal would have an autonomous status within India failed to appeal to Bengali Muslims at this crucial period of the subcontinent's political history (Khan 1985: 842). As later events illustrated, Bengali Muslims were in search of an ethical political community guided by Islamic values, but one that also preserved their regional rights as Bengalis. Ahmed underlines that it was indeed the complex interplay of social, economic, religious and political issues that eventually divided the masses of the two communities in Bengal – the Muslims and the Hindus – along communal lines. The rising power of the new Muslim bourgeoisie, with support from the *pirs* (holy men) and *mullahs* (religious leaders), the plight of the common people articulated in religious terms, as well as compounded by the naiveté of the Hindu leadership to appreciate the problems of the rural poor – all contributed to the creation of Muslim separatism in Bengal. He emphasises that it was the Muslims of Bengal who were among the most enthusiastic supporters of the Pakistan idea in the

1940s and voted overwhelmingly in favour of the Muslim League in the elections of 1946. It was the hope of economic freedom from exploitation from the Hindu landlords, moneylenders, and business and political interests that induced the masses to vote for a Muslim Pakistan. In other words, it was a vote in favour of economic emancipation, explains Ahmed, not in favour of Islam. Islamic symbols and slogans only helped to unite them under a common banner cutting across social, economic, and provincial boundaries (Ahmed 1990a: 18-9).

Jinnah who led the Pakistan movement on the basis of a separate nation for the Muslims of India had no illusions about the symbolic nature of Islam and the interests of the wider Muslim communities. At the very first opportunity, he put the record straight about where Islam should be placed in the new state of Pakistan, and declared:

> Now, if we want to make this great state of Pakistan happy and prosperous we should wholly and solely concentrate on the well-being of the people...We should begin to work in that spirit and in course of time all these angularities of the majority and minority communities, the Hindu community and the Muslim community – because even as regards Muslims you have Pathans, Punjabis, Shias, Sunnis and so on and among the Hindus you have Brahmins, Vaishnavas, Khatris, also Bengalees, Madrasis and so on – will vanish...You are free; you are free to go to your temples, you are free to go to your mosques or to any other places of worship in this state of Pakistan. You may belong to any religion, caste or creed – that has nothing to do with the business of the state. (cited in Ahmed 1990a: 19)

Ahmed notes that Jinnah used the terms 'Bengalees' and 'Hindus' synonymously, ignoring the fact that the Muslims comprised the majority of the population in Bengal. Of course, this did not express his ignorance about the existence of Muslims in Bengal but merely showed his insensitivity towards the Bengali Muslim issue. And so, Bengali nationalism eventually became inevitable due to a change in focus of identity from religion to one of language largely driven by economic and political necessities of the Bengali bourgeoisie.

6. The Construction of 'Bengali Nationalism': From Bourgeois Contestation to Mass Appeal

Khan comments that if the period immediately preceding the partition of India was the time for Bengali Muslims to search for identity in the greater Islamic community of Muslims, the period immediately following was one in which Bengali Muslims sought justification for continuing as an entity within a political community that seemed unwilling to give them what they considered their due share in the decision-making process (1985: 842). Pranesh Samaddar notes in his assessment of the Language Movement that many of the Bengali Muslims who participated with Jinnah's Muslim League in the creation of Pakistan were rather disappointed when they did not make it into office, many out cried: '*Pakistan holo tobuo montri hote parlam na'* (Pakistan has materialised but I'm still not a Minister). The bourgeois members of the Muslim League thus consented to the ensuing language movement which took shape in East Pakistan (Samaddar

2003: 43). The Punjabi elite in West Pakistan created a counter-elite faction in the eastern regions that soon started demanding an equal share in state affairs (Khan 1990: 51). Bengali Muslims started turning their attention inward when they found that West Pakistanis and Muslim refugees from north central India had replaced the Hindus of erstwhile Bengal as wielders of economic and political power. Bengali nationalism in the mid-twentieth century challenged the domination of the Muslims of the western regions of Pakistan. For a time, the *ummah* became subsumed by the regional and linguistic nationalism of Bengali Muslims (Khan 1985: 843).

In order to ensure unity in the *ummah*, Pakistani leaders took several measures that actually proved counter-productive. One of them was an attempt to Islamise the Bengali language following their Moghul forefathers. The state language debate was formally initiated by Dr. Ziauddin of Aligarh University who suggested, in July 1947, that Urdu should be the official language of Pakistan (Khan 1990: 169). At that time, neither the Pakistan government nor the Muslim League expressed any opinion on this issue, although they seemed to have had little reservation about the exalted status of Urdu in the new state. It was the language of the dominant classes of the north Indian Muslims, notes Ataur Rahman Khan (1990), and there was a strong desire among the leaders of the Pakistan movement to see it introduced as the cultural and official medium of the Muslim state, and Ziauddin formally opened the issue. This in effect proved to be very sensitive for the educated Bengali Muslims. Despite their total support for Pakistan in the 1940s, they had retained a pride in their own language and cultural traditions and an attempt to impose Urdu on them was taken as a serious matter by many. As a result, Dr. Muhammad Shahidullah, a noted Bengali linguist and professor of Bengali at Dhaka University, responded to Ziauddin's suggestion by saying that accepting Urdu as the only state language of Pakistan would be an extremely retrogressive step (cited in Khan 1990: 169). Later, the crisis took a tragic turn and due to mainly a student uprising Bengali had been recognised as a separate language.

Nevertheless, a section of the educated Bengali Muslim opinion, especially those who were deeply committed to the Muslim League concept of a 'Muslim Pakistan', seemed to be favouring Urdu not only as a state language but also as a provincial language. After the central government's clarification regarding the proposed status of Urdu in the official business of the central and inter-provincial communication, objections of scholars like Shahidullah, or Muhammad Enamul Huq, dissolved and the position of the Bengali-speaking supporters of Urdu strengthened (Khan 1990: 170). Urdu, it was argued, being the language of none of the five provinces of Pakistan, would present equal advantages and disadvantages to all those who would be competing for central services. Therefore, if any regional language, such as Bengali, for instance, was introduced as the state language, the four other provinces would be disadvantaged in relation to the fifth. Furthermore, Urdu was considered as a language with Islamic connections (note that this was a myth created by the elite, or *ashraf* class, of the region as discussed earlier but clearly it has had a deep rooted impact on the psyche of Bengal

Muslims). Abdul Huq, a Bengali nationalist author, noted that the leaders of the former East Pakistan were generally in favour of Urdu and so were large sections of the educated Bengali Muslims, and a sizeable number of the students (cited in Khan 1990: 170). This is confirmed by Badruddin Umar, a noted spokesperson in defence of Bengali language and culture: 'Not only the educated public, but the bulk of the students at the Dhaka University were of the same opinion against Bengali...Even in student dormitories, such as the Muslim Hall and the Fazlul Huq Hall, it was extremely difficult, in the beginning, to hold even small discussion meetings on the subject' (ibid.), proving that Islam still had a stronghold on them.

What was left out from this pro-Pakistan discourse though was that a large number of the Urdu-speaking people had migrated to Pakistan and their presence among the high functionaries of the government at the centre and provinces was substantial (Khan 1990: 170). Centralising the Urdu language would have enhanced that power base. Badruddin Umar wrote in 1972 in the left wing Bangladeshi newspaper *Holiday*:

> Islam was formally declared as the ideology of the Pakistan state. Yet in fact, from the very beginning it was not the principles of the religion of Islam but religious communalism which was practised as the so-called ideology of Pakistan. Practically few of the leading figures of the Muslim League and the central and provincial governments practised religion in their private lives and those among them who practised it did so as a personal spiritual exercise...Religion was used by these people neither to make their own or anybody else's life more religious and divine. They made a purely secular use of religion and thereby tried to protect and promote their class exploitation of the toiling masses. The language policy of the Pakistan government has to be understood in this context.

Elaborating further, he said:

> Urdu was declared to be the only state language of Pakistan because Pakistan was supposed to be an Islamic state and Urdu was supposed to be a vehicle of Islamic culture. But in fact, according to Islamic principles no language could claim any special position and, therefore, there was no special religious bar against Bengali being accepted as a state language even of an Islamic state. The reason why the ruling classes of Pakistan preferred Urdu to any other language was that Urdu was the language of their own...Urdu, thus, was the language of the 'elite' and the exploiting classes of West Pakistan in particular and Pakistan in general...Through [their language policy] they tried to stifle the growth of education and culture and socio-political developments in East Bengal and keep it under effective control for an indefinite period. (Umar 1987: 7-8)

It had become all too apparent that the partition of India did not actually improve the economic condition of the Muslim masses, on the contrary, it helped a section of the Muslim bourgeoisie gain power and privileges in the newly-founded state. Moreover, in the pre-partition period eastern Bengal served as the agricultural hinterland of Calcutta from which it had now been cut off. The West Pakistani provinces, separated from its eastern part by a thousand mile of Indian territory, were unlikely to fill the economic void created by that province's separation from its industrial and banking centre in Calcutta. Geopolitical distances thus also played a factor in the economic downturn of East Pakistan.

The turning point of the language movement came when a number of Dhaka University students were killed by the police whilst demonstrating on 21 February 1952. This further alienated Bengali students and the intelligentsia. Remembered as the Martyrs Day, the incident served to focus attention on the oppressive character of the ruling elite and helped to crystallise educated Bengali public opinion in favour of a linguistic-cultural identity (Ahmed 1990a: 21). This was further exacerbated when in its attempt to Islamise Bengali culture, the Pakistani leadership banned Tagore songs from radio and television and imposed serious restrictions on the import of printed material from West Bengal. The language issue became increasingly salient and provided the catalytic symbol for the educated Bengali Muslims' struggle for a greater share of state power. By the late 1960s, significant changes occurred in the structure of Bengali Muslim society: the bourgeoisie, which had its roots in the developments of the early twentieth century, grew stronger with expansion in educational opportunities and their access to economic and bureaucratic spheres (ibid.). Though the latter was limited, they managed to become increasingly vocal in their demands.

Ahmed insightfully comments that the linguistic-cultural issues could not motivate the ordinary people in the same way as religion did in the pre-1947 period (1990a: 24). The former has basically served to inspire mostly students, teachers, politicians, and members of the professional classes, i.e. bourgeois civil society. For instance, the prohibition on Tagore songs hardly created a ripple in the countryside. The commemoration of Martyrs Day, when floral wreaths are placed by the memorial tower, has also been considered by many as an un-Islamic gesture. Effectively speaking, the linguistic-cultural symbols only assumed significance to the common people during the later phase of the autonomy movement, when it was made obvious to them that these issues were inextricably linked with the question of their exploitation by the Punjabis (Ahmed 1990a: 25). The shift in emphasis from religious to ethnic identity was successfully induced by articulating their economic grievances in ethnic terms by charismatic leaders, like Sheikh Mujib, and they in turn responded by enthusiastically participating in a movement from which they had little to gain (ibid.). Once again we face a dialectical relationship between the elite and the masses, where the latter have once more become instruments of power between two competing elites, but both groups this time were from within the Bengali Muslim community.

Through political manipulation of the linguistic symbol, Mujib and his followers were able to unite the masses behind him, but this only materialised when an effective economic programme was in place. Many of the academics (Maniruzzaman 2003, Jahangir 2002, Samaddar 2002, Mamoon and Ray 1998, Ahmed 1990 and Umar 1987) writing on the Bangladeshi nationalism have noted that Mujib's initial manifesto for the Awami League, his famous Six-Point Programme, mainly reflected the aspirations of the middle class and upper middle class and was mainly supported by the rising East Bengal entrepreneurial class, students, government officers, teachers, lawyers, doctors, journalists and other professional groups, as well as rich

landowners in rural areas (Maniruzzaman 2003: 25, Ahmed 1990a: 22-3). Although, in several speeches, Sheikh Mujib did express his genuine concern for the poorer sections of the population, his party had little to do with the hopes and aspirations of the ordinary people. The push actually came from the leftist parties, some of which defected from the Awami League and established their own radical parties. These were mainly the student-based parties who started increasingly backing the militant calls of Maulana Bhashani (Samaddar 2002: 67-9), and formulated an Eleven-Point charter which included a number of radical economic reforms, taking the poorer sections of society into account, such as farmers and labourers. This broad-based programme became the catalyst for popularising the autonomy movement, which eventually led to the war of liberation. The masses played a part in shaping the leadership, as Maniruzzaman remarks, '[t]he AL leader, Sheikh Mujibur Rahman, fearful of losing leadership of the movement, soon added a programme of radical economic reforms to his plank of Bengali nationalism' (2003: 225). This becomes all the more apparent when post-1971, Mujib is soon challenged once again by the masses about his secularist stances.

7. Religious Secularism in the Immediate Aftermath of Bangladesh

Ruthless suppression of Bengali Muslims by the West Pakistan military junta, led by Yahya Khan, and the subsequent civil war between the Muslims of the two regions culminated in the Indo-Pakistan war of 1971 and the surrender of 93,000 West Pakistani soldiers in East Pakistan. But even this, the only civil war in this century to succeed in establishing an independent country, failed to diminish the strength of Islam as a strong ideology (Khan 1985: 844). Many thought that the bloodshed of civil war would give way to secularism in the politics of the new nation of Bangladesh, and for many years Sheikh Mujib and other Awami League leaders seemed to subscribe to that logic (ibid.). The ruling Awami League party thus inserted four basic principles of state policy in the first constitution of Bangladesh, which made no reference to Islam. On the contrary emphasis was placed on secularism, along with nationalism, socialism and democracy, as the founding pillar of the Bangladesh polity (ibid; see also Ahmed 1990a: 25).

To ensure that 'secularism' did not lose direction, coupled with the struggle against pro-Pakistani collaborators at the time, the government took steps to ban all religious-oriented political parties from participating in national politics. But soon controversy arose over the exact meaning of secularism in the context of Bangladesh, and certain opposition quarters labelled Mujib's secularism as anti-God and anti-Islamic, but in fact Mujib's secularism was no different to either Nehru's secularism or indeed Jinnah's secularism – they all knew that religion formed a large part of their constituents' lives and, therefore, had to be included in the public sphere (see Maniruzzaman 1990: 68-70). But what they all aimed for through their secularist approaches was to keep all communities united to avoid communal clashes. In a similar vein to Jinnah's first speech in 1947 to the Pakistan Assembly, Sheikh Mujib stated: 'secularism does not mean

the absence of religion. You are a Musulman, you perform your religious rites...but none will be allowed to exploit the people in the name of religion' (cited in Ahmed 1990a: 26; see also Maniruzzaman 1990: 69-70).

Mujib himself took part in the communal politics of the later 1930s and 1940s that led to the creation of Pakistan. So he understood the value placed on Islam within the polity, but it was mainly the excesses committed by the Pakistani army and the collaborating Islamic parties, in particular the Jamaat-i-Islami, which created bitter resentment among the leadership and the people against the use of religious symbols in politics (Ahmed 1990a: 27). Consequently, Mujib imposed a ban on religious political activities, basically as a reaction to these excesses but also partly to appease the socialist forces within and outside his party (ibid.). However, in response to intense domestic pressures, as well as to appease the oil-rich Arab countries, Mujib eventually reversed himself and made Bangladesh more Islamic than before (Khan 1985: 845). He restored religious broadcasts on state-owned radio and television, prohibited the serving of alcoholic beverages in private clubs to Muslims, granted clemency to Bengali Muslims who had collaborated with the Pakistanis in the name of Islam, and attended an Islamic summit conference in Lahore in 1974 after withdrawing his earlier demand for the trial of Pakistani prisoners of war for war crimes (ibid.). Joseph O'Connell put it aptly: '[b]y the end of his tenure as president of Bangladesh (and of his life), Mujib himself was speaking in a more Muslim idiom and acting in ways much more ingratiating to Muslim sentiments, but by that time Mujib's secularism and alleged subservience to India (a country with which secularism was especially associated) had become vulnerable points of attack by his opponents' (O'Connell 2001: 181).

When Ziaur Rahman took power in 1976, he moved quickly to remove secularism from the Constitution of Bangladesh as a pillar of the state and replaced it with an affirmation that Bangladesh is based on absolute faith in the Almighty Allah and Islam (ibid.). Zia realised the mounting anti-Indian feeling among his people (this tension mounted after the Awami League government signed the 25-year Treaty of Friendship, Cooperation and Peace with India in early 1972 reinforcing popular fears of Indian domination over Bangladesh) as well as the rise to the appeal of Islam in the public arena. As he took power, he came out with a new definition of 'Bengali' nationalism and called it 'Bangladeshi' nationalism, in an attempt to win support from the religious elements within society, but also to project Bangladesh as a Muslim country before the Muslim world. Partly because of his understanding of the historical role of Islam as a powerful political ideology and partly due to the newly acquired economic power of the Muslim Arab countries, Zia often adjusted his secularist position to meet conservative demands, at home and abroad (Khan 1985: 849). This assured Bangladesh with large amounts of economic aid from oil-rich Muslim countries, particularly from Saudi Arabia (see White 1992 and Kandiyoti 1991).

Zia also removed the ban on religious political parties, and the Muslim League and Jamaat-i-Islami were reinstated (of course, these continued their activities in clandestine ways during the Mujib government). The state-controlled radio and television were also among the first to feel the shift in emphasis on Islam, as did the school curricula where *Islamiyat* (or Islamic Studies) was introduced as a compulsory subject at an earlier stage in children's schooling (Maniruzzaman 1990 and Osmany 1992). Zillur Rahman Khan notes that despite Zia's concessions to Islamists, he also had deep commitments to the modernisation of Bangladeshi society as was reflected in his efforts to combine Islamic teachings with modernised curricula in the country's religious schools (or *madrassahs*). Zia in a sense had captured the fundamental dilemma involving Islam and secularism. To a degree he managed to tap into the positive motivational force of Islam, but without opening up the floodgates to a rising tide of Muslim radicalism and communalism. Subsequently, Ershad also took a similar stance to Zia and declared Islam to be the state religion (Maniruzzaman 1990: 27), but neither imposed *Shari'ah* nor restricted the civil rights of non-Muslims. They explicitly allowed Muslim parties into the electoral process (and courted their support when needed) but did not define their own parties in an explicitly religio-communal mould (O'Connell 2001: 182). Hence, they ingratiated Bangladesh with supportive oil-rich Muslim countries by fostering public and private Islamic activities, but also managed not to alienate Western – governmental and non-governmental – support[3] or provoke India by blatant harassment of non-Muslims (ibid.).

Secularism in the sub-continent was not dynamic enough to produce secularism of the Western variety. Like democracy it was imported from the West and imposed from above. The Indian Congress who first advocated it as one of the ideals of the party used the concept more as a means than as a goal (Maniruzzaman 1990: 68). In other words, it was used by the leaders to keep the multi-ethnic communities in the region united. But leaders do not simply mould the masses, the masses equally shape the directions leaders eventually take in the polity, and as the above discourse has revealed, sub-continental society is inherently religious in character. Hence, religion is bound to take its place in the public sphere. Secularism in this region basically meant that all religions practised were entitled to equal freedom and protection. It should be noted here that the model of secular state has not been fully realised in any Western state either, they only attempt to approximate the model. As Joseph O'Connell reminds us, the word secularism is ambiguous enough in English:

> In some contexts it suggests ideological commitment (often hostile to traditional religion, but sometimes less so or not hostile at all); in other contexts it merely analyses or describes processes such as urbanization. For some persons, secularism is a highly charged symbol of progress and liberation; for some it carries an equal but opposite symbolic charge reeking blasphemy and irreligion. Others...use secularism and secular as evaluatively neutral terms useful for descriptive and analytic terms. (O'Connell 2001: 184)

[3] See chapter 6 for a further discussion on this.

I understand secularism to be an evaluatively neutral term with analytical values incorporated within it. To this end, secularism may mean 'religious tolerance'. Interestingly, O'Connell remarks that the equivalent expression for secularism in Bengali, as it appears in the 1972 Constitution, is *dharma-niropekkhata*, which translates as 'neutrality in religion', or 'religious tolerance' (O'Connell 2001: 184). Secularism was also intended to prevent political exploitation of Islam by Muslim communalist political parties and militant organisations in Bangladesh. But in fact, what had happened is that secularism had become a pretext for the very communalism it was designed to curb (ibid: 190). Secular ideals in the making of nation have always been problematic in the sub-continent as a whole. I reflect on this further in the following chapter.

Conclusion

Contemporary debates on nationalism in Bangladesh tend to vacillate between secular and religious nationalism, more popularly known as the 'Bengali-Bangladeshi' debate. Broadly speaking those in favour of a Bengali identity endorses the ethno-linguistic identity whereas the Bangladeshi identity maintains a religio-linguistic identity, connecting 1971 to 1947, or even to 1940 and it too asserts 1971, but only as a marker of the emergence of an independent nation called Bangladesh. This chapter attempted to demystify this bi-polarism by noting that historically Islam had played a significant role in the forming of a nation, particularly if the latter is seen as reinforcing community identities. Nation without its particularities (race, religion, culture, language) has no meaning. This reinforcement has been well-illustrated in the sub-continent, where at different times and indeed for different reasons particular socio-territorial boundaries gained prominence in the process of nation-making. At times the 'us' was defined as Muslims against 'them' – the British, the Hindus – at other times, the 'us' turned into a more ethno-linguistic identity of 'Bengali' or '*Bangalee*' against the Punjabi-ruling elite. But basically, the character of the two movements that ensued from such feelings, i.e. the one that led to the partition of India in 1947, and the other leading to the birth of Bangladesh in 1971, was the same: conflict between and among the competing elites for a share in the power and privileges of the state.

These elites used particular symbols and slogans at different times to attract popular support; and due to varying objective conditions during the two phases of their struggle, the people were receptive to differing symbols and slogans (Ahmed 1990a: 29). Ultimately it is these interest groups, the so-called freedom driven civil society that Jahangir hails, that derive the real benefits from the new situations at the expense of the masses. 'Nationalism' in the region has remained a concern of the elite, which includes 'the politicians, teachers, student-groups, business class, village jotedars, and, above all the army and the bureaucracy' (ibid.: 29-30). This list now includes the dominant local NGOs in the context of Bangladesh. The question of whether religion or linguistic-cultural identity should form the basis of nationalism is of peripheral interests to the masses, they are more worried and concerned about their immediate needs,

such as food, shelter, clean water, hospitals, basic schooling for their children etc. The debates about identity therefore need to be embedded within all those historically specific economic and political developments in order to assess the full process that gives rise to nationalistic behaviour. Only then will we be able to de-camouflage the economic and power interests of the dominant strata that lie behind their passions of identity.

CHAPTER FIVE

PUBLIC ISLAM, PARTIAL SECULARISM: ALTERNATIVE CONCEPTIONS OF CIVIL SOCIETY

Introduction

The previous chapter briefly touched on the point of nation-formation in Bangladesh and the uneasiness with which it had adopted its initial secular ideals, given the region had experienced religious tensions in the public sphere throughout its history. The premise of this chapter lies in Islam's simultaneous origin in both a religious community and a political community. This phenomenon is reflected in most contemporary Muslim countries where we observe a deviation of this model being acted out in a public space. Bangladesh is no exception. Secularism in the sub-continent, as in the Arab world, has been an idea imported from the West during its colonisation period but it has been strongly contested publicly from different quarters: religious movements, political parties and other sections of the *bürgerliche Gesellschaft* (professionals, academics, journalists). In the context of Bangladesh it found its political origins in the ethno-linguistic identity of the nation and over the years it has become a symbolic tool among those in civil society who take on an 'anti-fundamentalist' position. This is also reflected in the intermestic development circle where a number of local NGOs have been promoting an 'anti-fundamentalist' stance in pursuit of a secularised development strategy but more widely a secular polity. This chapter looks more analytically at an alternative conception of civil society within which Islam has a very public presence and defines the shape of political society. It illustrates how Islam, being both a private and a public religion, has been a dominant factor in the politics and polity of Bangladesh, and how the presence of secular ideals is continuously contested in the public square. Given that Gellner (1994) dismisses Islam as 'secularisation-resistant', the following discussion acts as a rebuttal to such a notion, showing that secularism only exists in its 'partial' form even in Western 'civil societies'.

The presence of religion in a public space has been labelled by some as being a form of 'deprivatisation[1]' of religion (Casanova 1994), where social movements of a religious nature have often appeared through history to challenge the legitimacy and autonomy of the primary secular spheres, i.e. the state and the market. Religion not only has a role to play in the public arena but it is embedded within it. This provides religion with an element of fluidity without being rigidly restricted to separate entities, such as the public or private. It also avoids the artificial compartmentalisation of religion (Esposito 2000). But it leaves religion to the susceptibilities of political manipulation whereby political parties become compelled to use Islam in one way or another as a means for achieving a variety of objectives (Asad, forthcoming 2006), including the search for power. Asad reminds us this is not contingent to religion or Islam per se, the same is also true for people who employ the rhetoric of 'freedom and

[1] For a feminist perspective on this, see Heba Raouf Ezzat (2000) 'Secularism, the State and the Social Bond' in Esposito and Tamimi (Ed.) *Islam and Secularism in the Middle East*. Ezzat reminds us that in the struggle to regain control of religion in the public sphere, sociologists are paying very little attention to what is happening in the private domain. In contrast I am saying that the relational dynamics in the private sphere i.e. the home/household spills over into the public sphere in the context of Bangladesh, and shapes the consciousness of a people in their daily practices. In other words, the categorical division of private and public as in the western secular sense becomes incompatible with societies that place greater value to primordial attachments.

democracy' under the rubric of secular worldviews (see also Casanova 2004 and 1994, Esposito 2000 and Keane 2000). In many Muslim countries, as in the West, secularism is no longer an option but a political dogma or doctrine, not an alternative but an imperative, hence, those who wish to base a modern state on religion [such as the Jamaat in Bangladesh] are regarded as extremists or religious fanatics (Esposito 2000: 9). This has falsely constructed a sharp polarisation between the Islamists and secularists in Bangladesh, especially with the growth of religious political parties, such as the Jamaat-i-Islami and the Islami Oikya Jote.

The reason behind such polarisation is the push-pull factor between two opposites where one tries to prove superiority over the other. The subtler meanings of the Islamisation process of the civil political space are lost in such reified translations. For instance, secular NGOs in Bangladesh have political agendas embedded within their structures and religious political parties also have social motivation working behind their political principles, such as equality and justice (*adl*). The former have recently proven this through its direct involvement within the electoral process of Bangladesh whilst the latter have established welfare trusts across the country to promote social activities in light of Islamic teachings. This brings me to the subtler deconstruction of religion made by Asad. In my view, his proposition is highly pertinent to the current resurgence in Islam. He does not just link this resurgence to the rising debates of identity politics or economic misappropriation of resources, albeit he recognises these factors in the post-colonial Muslim world as being motivations behind such a resurgence, he also identifies the complexities of the notion of 'religious agency'. He proposes that,

> ...to deepen our understanding of the so-called religious revival we need to enquire not only into how Muslim intellectuals see "the West" and the political solutions they offer, but into what ordinary Muslims themselves say and do in their daily lives, what demands they typically make of their sensations, how they try to discipline themselves to live as Muslims – what, in short, becomes "natural" to them, taken-for granted. (Asad, forthcoming 2006)

Here we are concerned with the need for analysing the subtle and dynamic ways that people's 'intention, action, and ownership of the action are brought together in 'religious life'' (ibid.). In other words, how the 'word of revelation is mediated through human interpretation or discourse in response to specific socio-cultural contexts' (Esposito 2000: 11). There is now a rising number of Muslims who act upon their beliefs through a 'discourse of responsibility' towards others in society (Asad forthcoming 2006, Hanafi 2002 and Jahanbegloo 2001). As expressed before, 'charity' to the poor has always been a major religious value in Islam. Asad deconstructs this further and I strongly agree with his assessment that many Muslims now understand and indeed say that one cannot be a good Muslim unless one redistributes where capable the material means one has to ensure health and security for all, that it is in fact a religious requirement, a duty on the Muslim community as a whole to provide these things to all Muslims. This is the way Islam is deconstructed by ordinary Muslims as a 'way of life', a way of thinking and living. *Adl* (justice) is given priority over *hurriya* (freedom).

The first section of the chapter starts by looking at an Islamic conception of civil society where the liberal notion of freedom is preceded by the notion of justice in an associational space, and where the *ummah* has a very real space to occupy. As noted in chapter one, liberal views of associational space have tended to dominate the intermestic development circle, particularly in pursuit of democratic government. In this process, Christianity, mainly in its Protestant form, has categorically been selected and made compatible with the secular ideals of rationality, science and capitalism. Section two thus interrogates the multidimensional nature of secularism to demystify this notion. It shows that although secularism has its definitive formation in the Enlightenment discourse where faith and reason became parallel epistemological foundations (Casanova 1994), it has never been fully realised in any Western 'Christian' state either because secularisation on the societal level is not necessarily linked to secularisation on the level of individual consciousness (Berger 2000). Secularism itself is subject to interpretation in various ways across cultures and does not necessarily hold one truth (Carroll 2004).

Section three takes the Enlightenment thesis as its starting point where religious worldviews stood in the way of legitimising and institutionalising modern scientific methods (Casanova 1994), where religion had to gradually disappear from public space with increasing advancement of knowledge. Religious traditions, including Christianity, have been standing against this privatised, feminised role reserved for them and continue to challenge the legitimacy and autonomy of the primary secular spheres of states and markets. Beyond that they are influencing a redrawing of the public-private boundary, as section four discusses from an Islamic gendered perspective (Ezzat 2000). This provides a more nuanced argument to development in the intermestic space. The artificial compartmentalisation of religion (Esposito 2000) through secular ideals to a private realm leads to the questioning of the paradigms upon which secularism is based. Using Elmessiri's (2000) analysis on Islam and secularism in section five, I argue that a 'partial' form of secularism can coexist with religious traditions in the public square. This is contrasted to 'comprehensive secularism', which aims at creating a value-free world with a complete alienation of God from the public sphere. Not only is this incompatible with an Islamic tradition of thought but in the context of the sub-continent it sits uncomfortably in the public political process. From Nehru to Jinnah to Mujib, all adhered to what Elmessiri calls 'partial secularism' because that had effectively allowed them to be religious in the public sphere. The last section in this chapter focuses on the formation of secularism in the specific context of Bangladesh. 'Secularism', although added as a principal pillar of the Bangladesh Constitution in 1972, was never meant to fulfil an absolutist role.

1. Alternative Conceptions to 'Civil' Society: *Adl* over *Hurriya*

Once we have established that religion, and in this case Islam, is embedded within the public domain, the concept of 'civil society' can be reshaped and re-evaluated. Observing civil society as a 'space' allows us to discard any one liberal conception of the arena. Civil society becomes a space or 'place' where we can experiment with new ideas and new ways of life, which in turn may lead to pluralistic transformation (Chambers and Kymlicka 2002). By deconstructing religion as a 'way of life' that is embedded in all aspects of society – the political, economic, social and cultural – we no longer have to reduce civil society to the secular sphere as religions (for instance, Judaic, Islamic, and Confucian) have their own traditions of thought, which may not provide a theory of civil society in the modern liberal sense, but nevertheless offer answers to questions about associational life. Islam, for instance, bases those answers primarily on *adl* (justice) from a welfarist point of view as discussed in chapter three. Justice (*adl*) in this framework supersedes freedom (*hurryia*) in the making of civil associational life.

Many Muslim thinkers stress that Islam is based on guidance, mercy and social-civic policy (Sajoo 2002b, Chambers and Kymlicka 2002, Hanafi 2002, Esposito and Tamimi 2000, El-Affendi 2000), where the latter is often used as a synonym for politics, thereby showing the strong interrelatedness between that which is social and that which is political. Considering social-civic policy, Islam has in effect laid its foundations and set forth its rules. Tamimi underlines that Islam has endorsed the exertion of opinion and the pursuit of *ijtihad* (creative reinterpretation) in matters related to it because it changes with time and place, and develops as all other aspects of knowledge develop. Its foundations include the principles that authority belongs to the *ummah* (the community of believers), that decision-making is through *shurah* (consensus), that the government is a form of a republic, that the ruler should not be favoured in a court of law over the layman, as he is only employed to implement *Shari'ah* (Islamic law) and the wish of the people, and that the purpose of this policy is to preserve religion and serve the interests of the public (Tamimi 2000: 24). This can be termed as the reformist or modernist position.

Being a religion of law – *Shari'ah* – Islam is inherently concerned with governance and so political in tendency, and for the majority of Muslims, Islam is an intrinsically public matter, in that it not only postulates a community of believers (i.e. the *ummah*) but also contains and transmits a corpus of legal prescriptions as well as moral injunctions, and is therefore the 'blueprint of a social order' (ICG 2005: 2; see also Gellner 1981: 1). In this chapter, I would have to take Chambers and Kymlicka's approach to 'alternative conceptions of civil society'. They explain that 'ethical pluralism' may take different forms depending on the particular society being observed. They see civil society as a useful concept that highlights the question of how we live with ethical pluralism, since it directs attention to the organisation of associational life. Because people tend to associate with others who share their values, identity, and beliefs, associational life becomes the social expression of ethical pluralism (Chambers and Kymlicka

2002: 1-2; see also Sajoo 2002b). Through such an understanding we can begin to draw a picture of an Islamic civil society, and indeed polity, based upon the two main components of *ijtihad* and *shurah*. This then becomes the basis upon which Gellner's proposition of Islam being a 'rival' to civil society can be dismissed.

The *ummah* is not simply an 'imagined community', as suggested by Roy (2004) but it is part of a world that Muslims share with non-Muslims where complicated interactions take place between political, economic, and ideological forces, both internal and external[2]. This imagined community is not isolated, as Roy appears to suggest, and therefore it cannot be understood on its own. Recall what was said in the previous chapter about the *ummah* not being real unless embedded within wider socio-territorial identities. Asad (forthcoming 2006) rejects Roy's assumption of the *ummah* and actually locks it into a larger world of powerful interventions and seepages. He observes that the economic consequences of the latter have been extensively analysed, but their religious consequences were less well understood. He illustrates this point by honing in on Muslim communities in Western countries. They are at once residents of numerous liberal democracies that are dominated by non-Muslims, and yet part of the trans-national *ummah*. Simultaneously, 'non-Muslim Powers are also intimately present in the life of Muslim-majority countries' (Asad forthcoming 2006). This last comment is of particular importance to my analysis of Bangladesh as it is a highly aid-dependent country within the intermestic space, where non-Muslim ideas dominate. The *ummah* is not simply an 'imagined community', it is a moral space within which there is a struggle for right doctrine (orthodoxy). This struggle is not simply confined to Muslims as members of the *ummah* because they are constantly subject to external pressures to incorporate Western liberal traditions (economic as well as cultural) as signs of the modern (ibid). It is through such an understanding in mind that I propose the 'crowding out' thesis in chapters six and seven, where I suggest that the larger more secular NGOs (a few of these are also Christian) in Bangladesh are occupying the greater part of an ideological social-civic space within the intermestic framework.

Chambers and Kymlicka et al. approach the civil society issue from a more nuanced perspective, where the conceptual issues are taken to be tied to traditions of thought that contain comprehensive moral and philosophic visions. Their attempt is to introduce the reader to the core components of a conception that is of particular importance to non-secular and non-Western contexts (see also Lewis 2001). Even in the case of the Christian tradition, which is widely known in the West, such an introduction is necessary because the contemporary debate surrounding civil society is almost entirely dominated by secular views (Chambers and Kymlicka 2002: 3). They underline that the Judaic, Islamic, and Confucian traditions may not contain a theory of civil society in the modern liberal sense but they, nevertheless, each offer a rich tradition of social thought from which to answer all the questions asked about associational life,

[2] I take this idea from Talal Asad (forthcoming 2006) 'Explaining the Global Religious Revival: the Egyptian Case' in Gerrie ter Haar (ed.) *Religion and Society: An Agenda for the 21st Century.*

and paint a picture of a civil society governed in a very different way from a liberal civil society. Given my discussion in this thesis about a secular and non-secular view of civil society, it is imperative in this chapter to deconstruct the notions of public/private religion as well as secular and non-secular views. These issues are intrinsic to contemporary debates on civil society, especially if one is to understand it from an Islamic perspective.

2. The Multidimensionality of Secularism

The separation of the private and public space, along with that of the political, social, economic and cultural has its definitive formation in the Enlightenment discourse (see chapter 1) where a dualist structure had been created; where faith and reason became separate but parallel epistemological foundations; where 'this world' was separated from 'the other world'; and within 'this world' a further dualism was created between a 'religious' and a 'secular' sphere (Casanova 1994: 17). It is this theory of secularisation, notes Casanova, which became the only theory that was able to attain a truly paradigmatic status within the modern social sciences. He acknowledges that the theory of secularisation is so intrinsically interwoven with all other theories of the modern world and the self-understanding of modernity that one cannot simply discard the theory of secularisation without putting into question the entire web, including much of the self-understanding of the social sciences (see also Elmessiri 2000). That is not to say that non-Western cultures represent 'the other' rather we are contending that there are also 'other ways of being modern' – this will be looked into later. It was nevertheless necessary to problematise the roots of secularism in order to understand the ambiguity that lies within the concept itself.

Following Weber, Casanova distinguishes three phases and meanings of capitalist secularisation: (i) in the Puritan phase, 'asceticism was carried out of monastic cells into everyday life' and secular economic activities acquired the meaning and compulsion of a religious calling; (ii) in the utilitarian phase, as the religious roots dried out, the irrational compulsion turned into 'sober economic virtue' and 'utilitarian worldliness'; and finally (iii) once capitalism 'rests on mechanical foundations,' it no longer needs religious or moral support and begins to penetrate and colonise the religious sphere itself, subjecting it to the logic of commodification (Casanova 1994: 23; see also Carroll[3] 2004 and Keane 2000). As a result of which the state and market are seen as purely commoditised domains where the rights of the individual are held above the responsibility of the community. In fact, this tension between faith and reason was intrinsic to medieval intellectual life but took a more discerning turn during the Enlightenment period.

[3] Anthony Carroll (2004) explains this process of commodification of religion very simply. In casting religion into the private realm, he notes that it becomes a product of commercialisation to be bought or sold as consumers and producers please.

It is from such a positivist interpretation of the social sciences that the contemporary framework for civil society has emerged within the intermestic development circle in relation to the 1990s 'good governance' agenda. Hasan Hanafi, a leading Egyptian intellectual, notes that,

> The concept of civil society is a Western concept, coined in the seventeenth century by the English political philosopher Thomas Hobbes as an alternative to Kingdom and Church. The human being is neither a subject of a king nor a believer in a church. He is a citizen of a state, where everybody is equal to everybody, where all citizens are governed by the same law embedded in the constitution. Hegel in his Philosophy of Right considered civil society as a step towards the state. The original concept held more political rather than economic connotations: equal citizenship, social contract, equality in front of the law, a constitution, and freedom and democracy. That liberal concept of civil society was the foundation for liberal economics, and found expression in the rise of capitalism, free enterprise, and private property. (Hanafi 2002: 172-3)

As discussed in chapter one, civil society is not a panacea for the age-old problem of balancing the powers of the state, the society, and the individual. Where it does exist, it provides a certain balance between the power of the ruler and the power of the people, between power from the top and power from the bottom, between the government and the opposition, which allows state and society to coexist without falling into the extremes of authoritarian rule or popular revolt (Hanafi 2002: 173; see also Khuri 2001, El-Affendi 2000, Tamimi 2000 and Shafiq 2000). Islamic culture historically has shared this concern for limiting the power of political authorities, as seen from the period of the Medina Constitution and thereafter with the Golden period of the Rightly Guided Caliphate, by diffusing it among a number of formal and informal institutions.

If civil society means a system of checks and balances that prevent a dominance of power residing in either the state or societal institutions, then Islamic theory from the earliest period demonstrates similar concerns (Khuri 2001). Hanafi also remarks that indigenous concepts of civil society from within the Islamic culture are more innocent and without a hidden agenda:

> They are more consistent and less opposed than the ingredients of civil society projected from Western culture onto Islamic societies in a misguided attempt to replicate the Western model. The key Islamic ingredients for civil society require less oppositional tension between institutions because in Islam there are no kings or popes, no kingdoms and no churches. (Hanafi 2002: 173)

Indeed, the projection of a Western model of civil society onto non-Western contexts, such as that of Bangladesh, has led donor agencies within the intermestic circle to only support their version of democracy-promoting institutions at the expense of other forms of more indigenously formed welfare institutions. The last point raised by Hanafi represents the heart of the matter in understanding an Islamic view of civil society. Christianity has been claimed to some extent to have developed the crucial social and intellectual transformations in modern Europe. Tamimi notes that within the English-language literature on secularism and secularisation, political theorists and historians at least agree on one fundamental observation: namely that 'secularism' is a product of Christian society (2000: 13; see also Berger 2000).

It is essentially two aspects of Christianity that are thought to have been conducive to the growth of secularism. These are (i) the Christian doctrine of the 'two worlds' ('Render therefore unto Caesar the things that are Caesar's and unto God things that are God's.' Mt. 22:21) and (ii) the Christian view of human history as only an 'interim one' between revelation and final fulfilment in the world beyond. Much of this reality was structured through a system of classification in medieval Europe which divided 'this world' into two heterogeneous realms or spheres, 'the religious' and 'the secular'. It should be pointed out at this juncture that even though the western model of the secular state proposes a wall of separation between Church and State, as Talukder Maniruzzaman rightly remarks, the model itself has never been fully realised in any Western state (1990: 65). Casanova also underlines the ambiguity, flexibility, permeability, and often outright confusion between the boundaries of church and state within the Christian world. But the important point to realise is that the dualism was institutionalised throughout society so that the social realm itself was dualistically structured (Casanova 1994: 13).

Even within the organised church of Christianity, Protestantism and Catholicism had been affected differently with regard to secularisation. Maniruzzaman notes that the Protestant church with elected church officials provided a forum for 'development' in accordance with the changes in society. The appointed Catholic clergy, on the other hand, acted as the 'organised arm' of the spiritual power in its fight against the state. Similarly, Protestantism with its emphasis on the individual interpretation of the Bible and, thus, enlarging the scope of individual freedom accelerated the secularisation process, while Catholicism with its elaborate doctrines and rituals, and claiming almost total control over the social and personal life of the individual Christians, created resistance against secularisation. The claims by both Protestantism and Catholicism for unconditioned possession of truth had adverse effects on the growth of secularism (Maniruzzaman 1990: 66). So the multidimensionality of the concept of secularisation is itself a product of European history.

In fact, the assumption that we live in a secularised world is false, says Berger (2000: 38). He highlights that secularisation on the societal level is not necessarily linked to secularisation on the level of individual consciousness. Certain religious institutions have lost power and influence in many societies, but both old and new religious beliefs and practices have continued in the lives of individuals, sometimes taking new institutional forms and sometimes leading to great explosions of religious commitments. At the same time, religiously-identified institutions can play social or political roles even when very few people believe or practice the religion supposedly represented by these institutions (Berger 2000: 39). Secularism is therefore left to interpretation in various ways across cultures and does not necessarily hold one truth (Carroll 2004). And some within the realm of the sociology of religion would even argue that it would be

reasonable to abandon the concept altogether, were it not for the fact that to do so would pose even greater problems for sociology (Casanova 1994: 12).

3. The Enlightenment Critique, Ethno-Centric Views of Secularism, and the Permeability of the Public/Private Domains

The Enlightenment critique of religion had three clearly distinguishable dimensions: (i) a cognitive one directed against metaphysical and supernatural religious worldviews; (ii) a practical-political one directed against ecclesiastical institutions; and (iii) a subjective expressive-aesthetic-moral one directed against the idea of God itself (Casanova 1994: 30). Casanova explains in its cognitive phase, the Enlightenment critique was directed against those religious worldviews which stood in the way of legitimising and institutionalising modern scientific methods. As the natural sciences first and the social and cultural sciences later had to establish their autonomy and legitimacy against traditional religious-metaphysical explanations of nature, culture, and society – those sciences began to raise their own absolute claims to superiority over pre-scientific worldviews and their ability to provide full comprehensive explanations of reality. Reduced to a pre-scientific and pre-logical primitive form of thought and knowledge, religion had to gradually disappear with increasing advancement of knowledge, education, and scientific worldviews. In doing so, the 'darkness' of religious ignorance and superstition would fade away when exposed to the 'lights' of reason (ibid.: 30-31).

Religion underwent a process of internalisation or privatisation, which led to its gradual depoliticisation. To that extent, the primary public institutions – the state and the market – no longer need or are interested in maintaining a sacred cosmos or a public religious worldview. Modern societies no longer need to be organised as 'churches', in the Durkheimian sense, that is, as moral communities unified by a commonly shared system of practices and beliefs. Religion has however shown its resistance to this form of depoliticisation from the public sphere. As Casanova correctly points out, we are witnessing a 'deprivatisation' of religion in the modern world, by which he means that religious traditions throughout the world are refusing to accept the marginal and privatised role which theories of modernity as well as theories of secularisation had reserved for them (this is certainly true in Muslim countries across the world, where we have continuously seen resistance to full western modernisation and a people's close relationship to their Islamic beliefs e.g. Iran, Turkey, Egypt, Malaysia, the Indian sub-continent).

Social movements have appeared which either are religious in nature or are challenging the legitimacy and autonomy of the primary secular spheres (state and market) in the name of religion. At the same time, religious institutions and organisations refuse to restrict themselves to the pastoral care of individual souls and continue to raise questions about the interconnectedness of private and public morality, and challenge the claims of the subsystems,

particularly states[4] and markets, to be exempt from unrelated normative considerations (Casanova 1994: 5). One of the results of this ongoing debate, observes Casanova, is a dual, interrelated process of repoliticisation of the private religious and moral spheres and renormativisation of the public economic and political spheres (ibid.).

Religions throughout the world are entering the public sphere and the arena of political contestation not only to defend their traditional turf, as they have done in the past, but also to participate in the very struggles to define and set the modern boundaries between the private and the public spheres, between system and life-world, between legality and morality, between individual and society, between family, civil society, and state, between nations, states, civilisations, and the world system (Casanova 1994: 6; see also Carroll 2004, Hanafi 2002, Keane 2000 and Berger 2000). The theory of secularisation should account for the possibility that there may be legitimate forms of public religion in the modern world, which have a political role to play that may not necessarily be of positive societal integration, but that there may be forms of public religion which: (a) do not necessarily endanger modern functional differentiation; (b) allow for the privatisation of religion and for the pluralism of subjective religious beliefs (Casanova 1994: 39). I would also add to that by suggesting that certain forms of public religion effectively offer a blueprint for an ethical social-civic pluralism to emerge. As illustrated previously, Islam has its own set of codes for achieving this outcome, namely through reinterpreting itself (*ijtihad*) according to socio-economic and cultural contexts.

In order to be able to conceptualise such possibilities the theory of secularisation will need to reconsider three of its particular, historically based prejudices that are ethnocentric (ibid.), namely:

- its bias for Protestant subjective forms of religion;
- its bias for liberal conceptions of politics and of the public sphere; and
- its bias for the sovereign nation-state as the systemic unit of analysis.

The last point is of particular significance to the argument being made in this thesis i.e. that community/society, specifically in the context of Islam takes predominance towards achieving the goals of development more holistically e.g. through less formal welfare institutions (see chapters 3 and 8). As explained elaborately before, the state and market are subsets of a communitarian understanding of civil society in Islam. Secularism based on the above ethnocentric points has effectively segregated the place of 'work' and the place of 'home' by feminising the private sphere.

[4] States are now increasingly turning to religion for answers and solutions in the decision-making process.

4. An Islamic Gendered-Perspective: Redrawing of the Public-Private Boundary

Feminist critics and moral philosophers have argued that the feminisation of religion and morality have had impoverishing effects on both the private and the public realm. Consequently, the realm of politics and economics literally became 'amoral' spheres from which moral and religious considerations ought to be excluded. As I have shown in previous chapters, especially in the case of non-Western cultures such as that of Bangladesh and other Muslim countries in general, the distinction between 'public' work and 'private' home sits uncomfortably in countries that are predominantly religious within their 'deeper structures', and rely more heavily on informal institutional norms and values. I note in this thesis that notions and practices of patronage (respect for elders/authority), *daya* (grace) and *izzat* (honour) in the context of Bangladesh represent the relational dynamics within the private, family unit but this framework of understanding spills over into the official space where the public almost becomes an extension of the private. My own argument has been based on a *Gemeinschaft* understanding of associational life, giving primacy to informal communitarian associations leading to positive welfare outcomes within the 'institutional responsibility square' (Wood 2000) where a permeability is recognised between the four separate entities of state, market, civil society and community (which comprises household and, hence, the family), as discussed in chapter three.

Heba Raouf Ezzat, a leading gender-sensitive Muslim scholar, argues that,

> Secularism involved the rise of the secular state and its gradual takeover of most of the activities once performed by religious institutions. [This] reflected a desire to disengage from any form of communal-based understanding and social regulations that are the elementary features of any form of Gemeinschaft. These are the foundations that provided group solidarity, binding society through common customs and beliefs...in a Gesellschaft society the public role of religion becomes impossible because the relationships which religion sustained are no longer present – the binding of the group, the common heritage etc...[in a Gesellschaft society] citizens [are] taught to be more concerned with the contractual relationship to the state, establishing a 'civil society' with a 'social contract' that denounces any traditional non-secular bonds. The problem of 'enlightenment' [thus] began to turn into the new problem of 'secularisation'.

She continues:

> The development of the welfare state has embodied a continual redrawing of lines between the public and the private, between the state and civil society, and in particular among the state, the market and the family. It is a phenomenon which has opened to public debates matters previously confined to privacy, raising new questions about the relationship between the state and civil society. (Ezzat 2000: 128-9)

In this thesis, I am indeed attempting to inject the much needed discourse of the private sphere into the *Gesellschaft* understanding of the public domain through a redrawing of the public-

private debate in the context of the welfare state. Gough and Wood et al.[5] (2004) refer to it more appropriately as a welfare regime. This model relies less on the state as the main welfare provider and allows for less formal means of distribution through, for instance, community arrangements, voluntary-based work, or individual capital.

Contemporary Islamic feminists[6] reject the notion of a public/private dichotomy conceptualising a holistic *ummah* in which Qur'anic ideals are operative in all space (Badran 2006). This problematic distinction between the private and the public is, of course, not solely limited to non-Western cultures, as Casanova (1994) has categorically illustrated religion is indeed the 'core' of culture across nation-states, and culture permeates the private and public realms simultaneously. What Casanova calls the 'deprivatisation' of modern religion is in effect the process whereby religion abandons its assigned place in the private sphere and enters the undifferentiated public sphere of civil society to take part in the ongoing process of contestation, discursive legitimation, and redrawing of the boundaries of the systemic spheres, i.e. state, economy, civil society, family, religion and so forth (Casanova 1994: 65-66), hence, blurring the public-private boundaries. Casanova's discourse on public religion only lacks in one dimension and that is a full engagement with the private realm.

Omaima Abou-Bakr (2002) uses the Traditions of the Prophet (Hadith) to explain the significance of women's public role in Islam. She refers to three incidents related in the authenticated Traditions, two of which are in the context of the 'occasions for revelation' of two particular Qur'anic verses:

(a) It was related that Um Salama, a wife of the Prophet, was in her room with her maid combing her hair, when she heard the Prophet calling for a community gathering for an announcement in the mosque: 'O people!' Her maid says, 'You don't have to go; he is calling for the men, not the women.' Um Salama replies: 'Indeed, I am one of the people.'
(b) Um Salama went to the Prophet and wondered: why are the men being praised for their sacrifices in the *Hijra* and not the women? Hence, the revelation of verse 195 of chapter 3: 'And God has heard them and responded: verily, I suffer not the work of any worker of you, male or female, to be lost, you are one of another.'
(c) Narrated is the incident of a group of women complaining to the Prophet that the Qur'an only mentions the wives of the Prophet and not women in general: 'Men are mentioned in everything and we are not; is there any goodness in us to be mentioned and

[5] For a further analysis of their welfare regime framework refer to chapter 3 in this thesis.

[6] This is a term used by Badran (2006). Like Ezzat (2000), however, I also would like to distinguish the fact that rather than labelling female Muslim thinkers as feminists, it is more appropriate to call them gender-sensitive Muslim scholars or simply Muslim scholars who are interested at providing a woman's perspective to Islam so as to redress the balance of a repressive, male-dominated discursive domain.

commended?' Hence, verse 35 of chapter 33: 'Verily, Muslims, men and women, believers, men and women, obedient men and women, truthful men and women, patient men and women, humble men and women, charitable men and women, fasting men and women, chaste men and women, those who mention and remember God – men and women – for all those God has prepared forgiveness and a great reward.'

These narratives demonstrate the concern of the women to be included in the public affairs of the community, to be a visible part of Muslim life within both its public as well as religious aspects, and it also provides a more holistic gendered view of the community as well as the Divine response to this holism.

This form of holism does not have to depend on foreign/Western agenda or discourse on feminism and gender. One can define one's own context and paradigms for a gender-sensitive perspective (Abou-Bakr 2002). The epistemological and political approaches are very important in understanding the real dilemmas of feminism in the Islamic world (Ezzat 2000: 136). Many Muslim women thinkers now go back to original textual (Qur'an and Hadith) analysis in providing a more balanced perspective of the Islamic framework rather than relying heavily on western feminist writings. Ezzat highlights that 'no profound understanding will be possible unless [a nuanced] analysis is.....applied to the international level [also]....as well as the international network of NGOs and their role in North-South relations as agents of the New World Order' (ibid.). In trying to be reformist or critical from a gendered perspective, Abou-Bakr (2002) also recommends avoiding the Orientalist tone and standpoint that historically represented Muslim women across the board as the eternally downtrodden oppressed female and her inferior position taken as a symbol for an inferior culture and religion. In her assessment of gender in development studies, Sarah White critiques such western feminist construction, which is often translated into 'Third World' female powerlessness where the latter is seen as the 'peripheral Other' (1992: 158). She argues not to remove women as a proxy from the development discourse in the context of Bangladesh since they actively take part in the decision making process within their communities e.g. marriage decisions to enlarge their kinship base as well as setting prices for goods to be sold in the *hats* (village markets) to improve their household's economic well-being. In a Muslim majority country, women are clearly aware of their role within the public space but they are constructing their own worldviews without holding secular ideals, and without reneging on their roles of being at once mother and wife. It is through such a lens that the permeability question between the private and the public needs to be redressed.

5. Other Ways of Being Modern: 'Partial' and 'Comprehensive' Secularism

Esposito (2000) recognises that religious traditions, while characterised as conservative or traditional, are the product of a dynamic changing process in which the word of revelation is mediated through human interpretation or discourse in response to specific socio-historical

contexts. We observed in the previous chapter that Bangladesh, and the Bengal region more widely, has throughout history been an area where people of different racial strains and culture intermingled. So when Islam established itself in the region, the Islamic and the indigenous ideas also acted and reacted on each other. In other words, Islam adjusted itself to the geographical and demographic realities of this part of the world. Though most scholars tend to argue that Islam had been affected by Indic traits, there are those who argue that simultaneously Islam impacted on Hindu culture. This is proof in itself that Islam has a sense of fluidity embedded within its structure i.e. it can move with time and socio-economic changes, hence, the notion of *ijtihad* or creative reinterpretation; but equally socio-economic and cultural transformations may impact on the way Islam is reinterpreted. This has been a constant feature of Islamic jurisprudence in the Muslim world from the early medieval period, through the Renaissance to the advent of modern secular liberalism (Seddon 2002). This is in keeping with the Qur'anic verse 49:13, where God declares: 'People, We created you...and made you into nations and tribes so that you should get to know one another'.

The post-Enlightenment tendency to define religion as a system of belief restricted to personal or private life, rather than as a *way of life*, has seriously hampered our ability to understand the nature of Islam and many of the world's religions. It has artificially compartmentalised religion, doing violence to its nature, reinforcing a static, reified conception of religious traditions rather than revealing their inner dynamic nature (Esposito 2000: 11). If we observe Islam as a way of life and take that to be its paradigmatic departure, then, secularism takes a different form and acquires a different definition – one that is incompatible with all three dimensions of the Enlightenment critique of religion. In its cognitive phase faith and reason are intertwined in the Islamic way of life. Science and religion go hand in hand. In its practical-political phase religious institutions are allowed to participate in the public sphere and, hence, as part of civil society but without encroaching on state power because within Islam there is neither Church, nor a clerical hierarchy (see, for instance, Hanafi 2002, Joarder 1990 and Maniruzzaman 1990). The word *ulama* (the learned men) itself only appears twice in the Qur'an (26:197; 35:25) and in neither case does it indicate a special class with definite functions and responsibilities. Lastly, in its subjective expressive-aesthetic-moral phase, the severing of God from all aspects of social life is incompatible with Islam. Elmessiri calls the latter *comprehensive* secularism. What he terms *partial* secularism is effectively compatible with Islam as it deals with how we run our daily affairs (interview with Tamimi, 16 June 2005). In this section, I therefore draw heavily on Elmessiri's thesis on secularism.

Elmessiri (2000) argues that the current (i.e. Western) definition of secularism as the separation of church and state is weak from a heuristic point of view. In order to clarify the term, Elmessiri distinguishes between 'partial secularism' and 'comprehensive secularism'. Partial secularism, he says, is just that; it is a view of the world that does not claim any comprehensiveness, confining itself to the realms of politics and perhaps economics. This particular interpretation of

secularism does not deal with absolute values (moral, religious, or otherwise) and does not address itself to ultimate things, such as the origin of man, his destiny, the purpose of life, etc. The 'state' mentioned in the definition refers mainly to the state apparatus, and to politics in an immediate and narrow sense of the word. It probably refers to economic activity and some aspects of public life. The term 'state' does not in any way cover man's private joys and sorrows, his moral and philosophical outlooks, his conscience, the ultimate questions in his life, etc. Partial secularism, in other words, never reaches the deeper and more fundamental aspects of man's life, and does not pretend to answer any of the ultimate questions facing him. In fact, when people use the term 'secular' they usually have in mind 'partial secularism'. This partial secularism can effectively coexist with absolute moral values, and even with religious values, as long as they do not interfere with the political process in its narrow sense.

Many religious thinkers, Christian and Muslim alike, are perfectly willing to coexist and cooperate with the partial form of secularism because it frees religion from the pragmatic worldly affairs and 'the wheeling and dealing of the world of daily politics and economics' (Elmessiri 2000: 67-8). In contrast, comprehensive secularism aims not merely at the separation of church and state and some aspects of public life, but at the separation of all values (religious, moral, or human) not only from 'the state', but also from public and private life, and from the world at large. In other words, it is a form of secularism that strives for the creation of a value-free world. It revolves around three elements: God, man and nature. The attitude to God is what defines the status of man in the universe and his relationship to nature-matter. But the secular attitude to God is neither clear nor simple. That is not to say that comprehensive secularism is explicitly atheistic, rather it is largely deistic, and therefore evades the whole issue of theism, and instead of denying God's existence, it merely marginalises Him, because once He is marginalised, He ceases to interfere in the formulation of our epistemological, ethical, aesthetic, and signifying systems (ibid.: 68), such as the state, market and indeed civil society.

But as I have observed earlier, this complete alienation of God from the public social sphere is incompatible with Muslim countries across the world. In the previous chapter, which dealt with the issue of nationalism in Bangladesh, I noted that secularism in the sub-continent in general has taken a different form to that of the Western variant. From Nehru to Jinnah to Mujib, all adhered to what Elmessiri calls 'partial secularism' because effectively that allowed them to be religious in the public sphere as well as the private. In the specific case of Bangladesh, and this is true to India and Pakistan also, secularism meant *dharma niropekkhata*, neutrality in religion or religious tolerance, and this was mainly in aid to counter communalism in the region. Ironically, this form of secularism was intended to prevent political exploitation of Islam by Muslim communalist political parties and militant organisations. But some scholars (see, for instance, O'Connell 2001 and Maniruzzaman 1990) argue that it had achieved its binary opposite by becoming a pretext for the very communalism it was designed to curb, leading to tensions between political and social Islam; thus, the vision of an Islam representing social-civic

policy was thwarted. One has to note however that this view of Islam being abused by power seekers for their own political ends has been overblown by westerners from an external perspective and their secularist followers internally. A politicised Islam has been overemphasised at the expense of an Islam that motivates Muslims socially in welfare terms. This bias is certainly reflected in the current intermestic development circle.

Such a reified view has to be redressed, especially at a time when across the Muslim world an alternative elite is coming to prominence in the public sphere (Asad forthcoming 2006 and Esposito 2000), whose members with modern educations are self-consciously oriented toward Islam and committed to social and political activism as a means of bringing about a more Islamic society or system of government. This phenomenon is reflected in the presence – and often dominance – of religious-minded Muslims in professional associations of lawyers, engineers, professors, and physicians. Where permitted to participate in society, Islam-oriented individuals are found in all sectors, including government and even the military (Esposito 1994). This educated class is equally modern but maintaining modernity and progress within an Islamic-ethical-pluralist value system. This is what Asad (forthcoming 2006) means about the current 'resurgence' in Islam and the need to deepen our understanding into what ordinary Muslims say and do in their daily lives, the demands they make of their sensations and how they discipline themselves to live as Muslims. In other words, return religious 'agency' to the Muslims. Theories of secularisation and modernisation should therefore be open to the possibility that other religions - and here we are referring to Islam in the specific context of the sub-continent - may also play some role in institutionalising their own particular patterns of secularisation (Casanova 1994: 234).

6. Islam in Bangladesh Politics: A Partial Secularism

In the previous chapter, it was observed that within the Indian sub-continent, Muslim nationalism became the *raison d'être* for the creation of Pakistan with its two wings (West and East Pakistan). However, the post-independence period witnessed the emergence of modern Muslim states whose pattern of development was heavily influenced by and indebted to Western secular paradigms or models. Esposito highlights that the majority of Muslim states chose a middle ground in nation-building, borrowing heavily from the West and relying on foreign advisors and Western-educated elites (Esposito 2000: 2). Indeed, this has certainly been the case in heavily aid-dependent Bangladesh. In these countries, parliamentary governments, political parties, capitalist and socialist economies and modern (European and American) curricula have been the norm. While the separation of religion and politics has not been total, the role of Islam in state and society as a source of legitimation of rulers, states, and government institutions has been greatly curtailed (ibid.). Most governments retained a modest Islamic façade, incorporating some reference to Islam in their constitutions, as was the case of Bangladesh. Islam was being employed as a symbol for political legitimation in the country.

Though Bangladesh emerged initially as a 'secular' state, Mujib - its founding leader - soon became aware of the widening gap between his proclamation and actual performance in the country. This was mainly due to the fact that secularism did not reflect Bangladesh's societal spirit and history. Mujib himself had actively participated in the Muslim League's demand for a separate nation for Pakistan in the name of Islam. He was an activist of the Bengal Provincial Muslim League and a member of the All-India Muslim League from 1943 onwards. It was only after the bourgeois leadership of East Pakistan (now Bangladesh) realised that the sharing of political power and economic resources with its western wing were disproportionate that it propelled into an ethnic-based social movement, popularly known as the Language Movement (or *Bhasa Andolon*). This movement was exacerbated when the Punjabi ruling elite of West Pakistan wanted to make Urdu the state language of Pakistan. Though the origins of Mujib's Awami League started as a student movement known as the East Pakistan Muslim Student's League in 1948, the word Muslim (as well as 'Student') was dropped from the name of the organisation because its leaders had begun pleading for a joint electorate system for both Hindus and Muslims (Maniruzzaman 2003: 20-21).

Since the West Pakistani elite sought to legitimise their domination over East Pakistan in the name of building an Islamic state and tried to give religious character to what was mainly a secular conflict based on ethnicity, economics and politics, Mujib and other leaders opted for the separation of religion from politics (Maniruzzaman 1990: 69). As a populist leader, however, Sheikh Mujib was well aware of the depth of religious sentiments prevailing among his countrymen, his form of secularism did not actually mean the absence of religion from the public arena, as he made clear in his public speeches, but rather he would protect and promote all religions at the societal level and prevent their entry into politics (ibid.), i.e. such that Islam may not be used as a political weapon in its narrow form and yet be maintained as a way of life in both the private and public spheres. In other words, he wanted to avoid any possibility of a theocracy or a subordination of religion to a political realm. But his banning of religious parties from the political arena has had a reverse impact: instead of separating religion from politics, religion was further politicised, and a struggle for state control emerged between the secularists and Islamists. Mujib, reflecting the sentiments of the people, further Islamised politics.

Shah Abdul Hannan, a progressive Islamic thinker and former Chairman of the Islami Bank Bangladesh Limited is of the view that:

> Sheikh Mujibur Rahman's secularism was not of western style, he and his party observed religious programmes, he banned racing, he banned liquor, he established Islamic Foundation. People were not secular at all, except a part of elite. He failed in administration though in difficult circumstances. He never made any fence-mending with Jamaat or other Islamic parties but he declared general amnesty for those who opposed Bangladesh. But Awami League had an Islamic wing within.

He explains to me further upon my enquiry that:

> The Islamic wing was led by Khondoker Mustaque Ahmad who became President after death of Sheikh Mujibur Rahman. They did not believe in dogmatic secularism and wanted to abide by the Awami League manifesto of 1970 election which said that no law in the country will be passed violating the Quran and Sunnah. Mustaq saheb's[7] Awami League government moved away from Sheikh saheb's policy, though I believe that he was also not a secularist as I have explained before. By the way, the present Awami League under Sheikh Hasina has gone [back] to the original position and their 2001 manifesto promised that no law will be passed against the Quran and Sunnah. Further, a part of the party has now officially urged to give up 'Dharmoniropekkhata' [religious neutrality] and replace it by 'Dhormo kormer shadhinata' [freedom of religious practice]. (Communication with Hannan, 17 January 2006)

This brief overview confirms that 'secularism', although added as a principal pillar of the Bangladesh Constitution in 1972, was never meant to fulfil an absolutist role. To paraphrase Elmessiri, the secularism that emerged in Bangladesh was never a 'comprehensive' secularism but rather a 'partial' form of secularism where room for manoeuvre was available in the public space.

Towards the end of his rule, Mujib began making frequent references to Islam in his speeches and public utterances by using terms and idioms which were distinctive to the Islam-oriented Bangladeshis, as he sensed a backlash from society (O'Connell 2001). In his later-day speeches, he also highlighted his efforts to establish cordial relations with the Muslim countries in the Middle East, who initially failed to see Bangladesh as an independent nation. He began relaxing his views on Islamic political parties and granted amnesty to those who were against the liberation of Bangladesh. These symbolic manipulations came too little too late for the Bangladeshi public. Further Islamisation of the polity occurred when Zia's regime took over. As noted in the previous chapter, the Constitution was changed and had a more Islamic tone to it; radio and television also felt the change in emphasis; school syllabi took a more Islamic turn and one of the curricula documents stated: 'Islam is a complete code of life, not just a sum of rituals. A Muslim has to live his personal, social, economic and international life in accordance with Islam from childhood to death. So the acquiring of knowledge of Islam is compulsory for all Muslim men and women' (see Maniruzzaman 1990: 74). Even certain textbooks in the humanities underwent some content change and became more Islamic. Islamic education (*Islamiyat*) continues today in Bangladesh and has become more entrenched in school curricula.

The Zia regime dropped 'secularism' from the constitution altogether and aligned itself closer to the Middle Eastern countries as shown by the amount of aid given by these countries – whilst 78.9 million US dollars was given to Bangladesh during the period 1971-75, this amount rose to 474.7 million during 1976-81 from the same sources (Kabir 1990: 125). A parallel intermestic development circle was almost being formed based on Islamic ideals and principles, albeit much

[7] Bengali for Mister.

less comprehensive than the one achieved through Western donors and NGOs since independence. As Ershad took over in 1982, he continued to appeal to the religious sentiments of the people through various means and tried to win support of the larger God-fearing public (Kabir 1990: 126). He began to emphasise the role of Islam in the state and sought to represent his administration as one guided by Islamic principles. He went so far as to declare the state religion of Bangladesh as Islam and also continued the method of patronising religious institutions and programmes to gain support from the larger masses. Nevertheless, the major political parties (the AL and the BNP), including the Jamaat remained hostile to his regime as was clear during the democratic movement of the early 90s[8]. And so it would seem that secularism did not actually separate religion from politics, but rather subordinated religion to the political realm, promoting the politicisation of Islam and struggle between secularists and Islamists for state power, ignoring the mainstream moderate Muslims who understand Islam to be one of their core values.

Neither Ershad's rhetoric on Islam nor the slogans of the Jamaat have been able to significantly alter the political balance in the country. While, in all probability, Islam will continue to influence their lives and social behaviour, the people of Bangladesh do not seem to be prepared to accept the 'fundamentalist' slogan of an Islamic utopia (Kabir 1990: 133). The radical forces call for an Islamic state in order to essentially apply the penal code and the replacement of secular elites with religious men like themselves. Once, this occurs, religion and politics will be united, they claim (Hanafi 2002: 187). For sure, as Hanafi underlines, religion in Islam is a political system, an economic theory, and a social structure, but this does not mean the imposition by the state on society of any one interpretation of Islam. It only means that Islamic values cannot be divorced from the business of state; and, the primary values to be upheld are the free election of the political power, the defence of common interests and public welfare, and the maintenance of social order exempt from huge differences between classes (ibid.). Indeed, it was the coalition among the mainstream, moderate Muslims and the smaller groups of traditional, modernist, and 'fundamentalist' Islamists that provided the bases of support for the regimes of Ziaur Rahman (1975-81) and Abdus Sattar (1981-82) and reduced the influence of the AL-led socialist/communist-secularist groups to one quarter of Bangladesh electorate (Maniruzzaman 1990: 89). In other words, it is the people who decide on the level of religiosity in their polity and public life.

Conclusion

This chapter has argued that Islam is a public religion like most other world religions. In Islam worldly affairs cannot be separated from spiritual well-being. Such an understanding allows religion to be fluid and avoids its compartmentalisation (Esposito 2000) either into a public or

[8] Chapter 6 discusses this event further.

private realm. Through a nuanced and gendered perspective, I attempted to redraw the public-private boundaries and argued that in Islam there is a tradition of thought which encourages associational life. This Islamic civil society is based on a welfarist approach to associational life, which primarily emphasises justice (*adl'*) and fairness leading to freedom (*hurryia*). It represents an ethical plural political community led by a social-civic policy. State, market and civil society are therefore subsumed to the subtle and dynamic ways that people's 'intention, action, and ownership of the action are brought together in 'religious life" (Asad, forthcoming 2006). A rising number of Muslims across the Islamic world are acting upon their beliefs through a 'discourse of responsibility' towards others in society (ibid.; Hanafi 2002 and Jahanbegloo 2001). This differs from the liberal views of civil society, which tend to favour secular ideals of rationality, science and capitalism, devoid of godliness.

The chapter showed that the concept of secularism proper is problematic, given its ethnocentric biases – Protestantism, liberalism and the nation-state. It illustrated the ambiguities and complexities that prevail within such a concept. Though absolute secularism does not exist even in the West, it somehow has been made solely compatible with a Christian variant through the passage of history. This phenomenon is continuously contested even within Christianity, where western academics argue against the privatisation of religion (Casanova 1994) and repudiate the claim that we live in a secularised world (Berger 2000) because secularisation on the level of society is not necessarily linked to secularisation on the level of individual consciousness where beliefs and practices continue to be part of individuals' daily lives. So, far from Gellner's (1994 and 1996) claim of Islam being 'secularisation-resistant', it is now possible for secularism to be 'partially' compatible with Islam (Elmessiri 2000) as it is with Christianity because we are avoiding the total marginalisation of God from the public sphere. It is with such an understanding in mind that 'secularism' emerged in the Indian sub-continent where religion has been playing a very public role.

CHAPTER SIX

THE CHRONOLOGY OF A SUBTLE 'CROWDING OUT': A SHARPER LINE IS DRAWN BETWEEN 'SECULARISTS' AND 'ISLAMISTS'

Introduction

So far in the thesis I have tried to set a context for the institutionalisation of an Islamic welfare system to redress the conventional civil society strengthening strategy within the intermestic development circle. I have argued that an Islamic system has its own traditions of thought, which may not provide a theory of civil society in the modern liberal sense, but nevertheless offer answers to questions about associational life. Yet contemporary development discourse, led by donor strategies and their NGO constituency, has tended to favour a neo-liberal framework of action within this intermestic setting, which in turn has led to the subtle 'crowding out' of more indigenous forms of development processes. The 'crowding out' analysis has actually been informed from within the NGO debate in Bangladesh where Hashemi and Hassan (1999) argue that indigenous forms of associations, such as peasant organisations and trade unions, have been removed or 'crowded out' from a civil society space as a direct result of donors continuously funding their own constituency of NGOs. Like Stiles (2002), Hashemi and Hassan also remain within a debate about organisations whilst failing to assess the subtle ideological crowding out that has been taking place within the wider development arena. The last three chapters therefore examine three areas that are central to the dominant civil society discourse that exist in Bangladesh: (i) the promotion of NGOs; (ii) the widespread introduction of microfinance activities; and (iii) the emergence of an 'anti-fundamentalist' position among many civil society actors, to illustrate this overall ideological crowding out. The last chapter in particular looks at signs of a potentially sustainable Islamic welfare system that remains to be fully institutionalised given its informal and scattered nature, as well as lack of financial resources akin to the well-established intermestic development circle, led by the major bilateral and multilateral donor agents and NGOs in the country.

Civil society in Bangladesh has been led by bourgeois society, which has assumed a position of reform for the rest of society. It occupies a political space and faces direct contestation with state apparatus, therefore, NGO proliferation as actors of 'civil society strengthening' have only tended to further institutionalise these existing patterns of political contestation, not only between civil society and the state but also within civil society itself. Stiles (2002 and 2002a) elaborately explains the competition NGOs have created with other civil society actors, such as, the left political parties, the business community, the Islamists and other professionals, which has added another dimension to struggles that not only remains fundamentally class-based (Clarke 1998), but also raises ideological questions (see Robinson 1995a). By this latter remark, I mean that the more visible section of the secular bourgeoisie tries to 'crowd out' the more non-secular section of society, and vice versa within this political space, where the 'voice' of one group overrides the other. This other 'voice' is further thwarted when we observe within the intermestic development circle that the Tocquevillian approach has salience in promoting democracy and 'good governance'. A functionalist approach to strengthening civil society has led donors to mainly fund non-governmental organisations in Bangladesh that largely conform

to a western understanding of pluralism and democracy, whilst ignoring those that are thought to propagate some form of 'fundamentalist' behaviour (Davis and McGregor 2000). It is within this framework that I propose to set the 'crowding out' story within the intermestic setting. In this chapter I will look at the evolution of NGOs within the political economy setting of the country and show how at different times, NGOs took on different roles within that setting and how donors played a pivotal role in transforming NGOs' political status from weak political agents to strong political agents within the development policy network.

Section one briefly deconstructs the Hashemi-Hassan thesis (1999; see also Hassan 1999, Hashemi 1996 and 1995) to show that a more subtle 'crowding out' of ideas, cultures and belief systems take place within the intermestic circle when donors continuously concentrate on a handful of NGOs to carry out their strategies. Several factors are attributed to this. Section two begins to look at NGOs' political history noting that most NGO leaders were, either directly or indirectly, involved in the war of liberation and, hence, felt apprehensive of international assistance given their nationalist passions. NGOs have also been caught up in the wider debate on the two-nation theory within civil society. Given their ideological roots in leftist politics, they were inclined towards the ethno-linguistic form of identity. Clearly NGOs have never been 'apolitical development machines'. Section three takes a closer look at NGOs political transformation from weak political players in the 80s to strong political players by the mid-90s. Whilst development NGOs have tended to be less party political and generally remained neutral at the time of transition from military rule to parliamentary democracy (1990), in recent years some organisations have been accused of diverging from that position, taking on a strong 'anti-fundamentalist' role within civil society and, hence, siding with wider secular forces. NGOs are thus co-opted by prevailing patterns of bourgeois contestations in a civil society space, which is discussed in section four. Ironically, their expansion has also co-opted the left political forces in Bangladesh, proving the level of penetration between civil society and political society.

Whilst sections one to four set out to establish the political role of NGOs in Bangladesh from within an intermestic context, the remaining sections discuss the dominant factors in this politicisation process from a broad chronological perspective. Section five begins by looking at NGOs during military rule (1975-1990). The main argument here is that NGOs during this period had no direct 'voice' in civil society, but with increased foreign funding and the strengthening of its organisational position through the spread of microfinance activities; it was beginning to flex its muscles to become a powerful actor within the civil society that would emerge in the 90s. Though NGOs were heavily co-opted by the military regime, a subtle ideological battle line was being drawn between secularists and Islamists through NGOs' direct involvement in reshaping rural structure. Military co-option, however, cornered the leading NGOs into an ambiguous position nationally during the 1990 pro-democracy movement. Section six looks at the dynamics of this movement since it was a defining moment for the NGO

community's political history in Bangladesh. It notes that what originally began as an 'anti-fundamentalist' movement (Riaz 2004) promoted by prevailing secular forces in the country had turned into a pro-democracy movement with all sectors of civil society (religious and secular) coming onto the same platform. NGOs played an insignificant role in this mobilisation process.

By this time, of course, donors had realised the potential NGOs had in terms of being institutional vehicles for democratisation and began launching its agenda for pro-poor democracy and 'good governance' initiatives in the early 90s. Section seven notes that the 'Islamists' issue was not at the forefront of NGO concern at the time; rather, pressing matters about pro-poor electoral reform was dominating the intermestic development circle. Political parties' failure to provide support to the disempowered in Bangladesh had triggered donors to realise NGOs' potential in democratic advancement. Simultaneously, donors were becoming increasingly impressed with the results of microfinance activities in the country. It was a time when NGOs were shifting from their 'conscientising' approach towards greater service delivery (microfinance) as well as the participatory approach (electoral process) to development. The latter was certainly achieved by bringing in a greater number of women and landless poor within the electoral process, which brought with it antagonism from the local power structures. Section eight briefly looks at the contestations between rural power holders and NGOs, where the Islam and gender issues are co-opted by both these groups. A line was gradually being drawn between 'secularists' and 'Islamists'. Section nine concentrates on the widening of this gap at a more national level, where a number of leading NGOs began formulating an 'anti-fundamentalist' rhetoric, alienating a large group of people in not only rural areas but more widely, reaching the urban educated classes. Certain NGOs aligned themselves along party political lines between 1996 and 2001 during Awami League rule, splintering the NGO community from within by 2001. Since the Bangladesh National Party-Islamists coalition government took over power that year, tension has risen between certain section of the NGO community and the government.

1. A Critique of the Hashemi-Hassan Position on 'Crowding Out'

The evolution of NGOs in Bangladesh and their creeping effect on the 'crowding out' factor, which I attempt to deconstruct in this chapter, is one that is of a more subtle nature than that proposed by Hashemi and Hassan (1999) who incidentally speak from within the currently divided NGO movement in Bangladesh. Hashemi has in fact been closely associated with one of the largest and best known NGOs in the country, which over time has sought to present itself as shying away from a politicised interpretation of poverty in Bangladesh in favour of a more technocratic and credit-based approach (Davis and McGregor 2000: 61). Although, like them I also tend to highlight the dependency theory argument and illustrate that heavy donor funding geared towards a limited number of NGOs has not only led them to get bigger in size, but it has

allowed them to gain a certain level of political power and a 'voice' within wider civil society. I do, however, disagree with their view that NGOs have directly removed or 'crowded out' the growth of other more indigenous forms of associations, such as peasant organisations, agricultural workers' unions, trade unions and other politically conscious self-reliant grassroots organisations. This reflects the leftist argument that was emerging through the 1990s. In January 1991, a meeting was held between NGOs and a number of political parties at the Bangladesh Institute of Development Studies (BIDS), where Rashed Khan Menon (see also Menon 1999), leader of the Bangladesh Workers' Party, noted that the NGOs had made a lot of progress with the help of donor financing and managed to mobilise the left political parties' constituents, i.e. the labourers, peasants, and workers in general. These political parties felt threatened by the new competition and were trying to get reassurance from the NGO community that they would not impinge on what was traditionally a space occupied by the leftists and socialists.

In my opinion these types of cause-and-effect based analyses are a way of observing what has been occurring on the surface of civil society, whilst ignoring the deeper structural causes that have helped maintain the struggle within. The dimension of Islam, Islamists and Muslims in general were not directly tackled in their arguments but, nevertheless, a line was being sharply drawn between the secularists and those that were more Islamically-oriented during that same period, as will be discussed later. Unlike Hashemi and Hassan, and the left political parties, I would not argue that traditional NGOs were somehow responsible for a lack of progress in Islamic modes of development or even the growth of Islamic welfare organisations, rather there were a whole set of dynamics, both at domestic and international level, that gave rise to tensions in the civil society. One of these issues, heavily emphasised by my Muslim respondents, was the lack of leadership from within the more Islamically-oriented groups themselves (see chapter 8). It was not therefore a straight forward causal relationship where the growth of NGOs impeded directly on the growth of 'other' associational possibilities in the welfare regime system of Bangladesh. In this endeavour Anu Muhammad, in his analysis of the state of Bangladesh's political economy and the role of NGOs, notes that although a few Muslim NGOs started work in the country in the 80s with Saudi Arabian and Libyan financing, they were not duly interested in participating in welfare or development activities [although Rabitat-al Alam Al-Islami, Islami Bank Foundation and Ibn Sina Trust were among the few exceptions]; rather they were mainly concerned with missionary work (Muhammad 1999: 60).

As I note in chapter eight, it was not until the 1990s that Muslim development NGOs as well as other welfare organisations, such as Islamic Relief, Muslim Aid, Islamic Aid, Hilful Fuzul, Islami Bank[1] (in terms of micro-credit only) etc. started emerging. To-date they still only represent a

[1] Although, the Islami Bank only started its micro-credit provision in the early 90s, its Foundation has been working in the area of welfare since the 1980s when the Bank itself was established. Aside from the Foundation, a second major welfare provider was the Ibn Sina Trust, established in 1980. All the Trust's

very small minority in the sector but they are gradually making progress in this area. It can be said to a certain extent that due to a lack of competition from other potential development actors the most popular and traditional NGOs (BRAC, Grameen, Proshika, GSS, Nijera Kori, and others), led by a more secular leadership, found an opportune moment to fill a gap available in the civil society that was emerging in 1990s' Bangladesh in the immediate aftermath of two successive military rule. This will become clearer as the chapter unfolds. Their transition from weak political 'voice' to strong political 'voice' was made all the more easy given the huge amount of western donor money that was being poured into the sector from the 1980s onwards - this was namely due to two factors: NGO microfinance activities taking off with great success and concurrently 'social mobilisation' and people's 'empowerment' programmes through electoral advocacy proving to play a catalytic role in the process of democratisation.

2. NGOs Creating a Nationalist Space Within the Intermestic Circle: Are NGOs Bengali First, Muslim Second or Muslim First and Bengali Second?

In the 1970s when the classic INGOs (or International NGOs) like Oxfam, War on Want etc. were dominating the welfare scene of Bangladesh, local NGOs (Nijera Kori, Proshika, BRAC etc.) were gradually trying to create a nationalist space. It was a time when internationally Bangladesh was facing criticism, notably from the US and the oil-rich countries, for its independent state. This sort of hegemonic attitude unsurprisingly dented the pride of a newly formed nation and those who fought for it. Understandably, local NGOs at the time were apprehensive of international support and were looking inward ideologically. This feeling among the local NGOs was all the more strong because many of these NGO leaders were either directly or indirectly involved in the war of independence, some were even freedom fighters (notably Founder and Chairperson of BRAC, Fazle Hasan Abed), but the one objective they all had in common was to rebuild the war-ravaged country. Many of these national NGOs, note Davis and McGregor (2000), began their life in the 1970s, immediately after independence, they had radical agendas based on a political reflection of deep seated structural causes of poverty. Many of the leading figures had been previously linked to student left-wing groups (often with a Maoist ideology) and many had become disillusioned with the failure of radical political parties after the independence war (some also with Beijing's lack of support for an independent Bangladesh) (Davis and McGregor 2000: 59).

Between 1971 and 1974, the US-West relationship with Bangladesh was a bit of an anomaly due to the latter's fraternity with India and Russia. This was certainly reflected in the anti-independence forces that Bangladesh was subjected to from the former, especially in terms of aid. Henry Kissinger, a top-ranking US official, arrived in Bangladesh in October 1974 at a time when the country was facing a near-famine situation and announced that Bangladesh would

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profits accruing from its commercial operations (i.e. clinic, hospital, pathological laboratories etc.) are spent in welfare activities.

have to move around the world with a begging bowl (Mamoon and Ray 1998: 111). The US further refused to offer rice when the Bangladesh government dispatched two ships to the US for the procurement of rice for tens of millions of starving people left homeless by floods (ibid.). Bangladesh also confronted a serious shortage of food in 1973 due to foreign exchange scarcities as a result of US refusal for assistance. The rationing system of the Bangladesh government was faced with a breakdown. The Soviet Union came to its rescue by diverting 200,000 tons of food grains into Bangladesh that had been purchased from Canada and the US (ibid: 111-2). But by 1974, the Soviet Union was not in a position to extend such a favour any longer and the country unduly suffered[2]. Despite the signing of an agreement, under the United States Public Law 480, between the US and Bangladesh in 1973, the promised American aid did not reach Bangladesh in the second half of 1973, or even in the first half of 1974 (ibid.: 112).

Mamoon and Ray continue to explain this international antagonism towards Bangladesh's independence as follows:

> In May 1974, when floods were about to devastate Bangladesh, whereas the stock of food with the government was nearly exhausted, America informed Bangladesh that Public Law 480 prohibited any supply of food to Bangladesh, because, in 1973, Bangladesh entered into an agreement with Cuba for the export of gunny sacks to Cuba. It was not difficult to demonstrate that this American viewpoint represented more of an attempt to subject a poor country to economic-political pressures than to play allegiance to an American law. When Bangladesh officials entered into an agreement with Cuba, they were not aware of the aforesaid prohibitory clause... [n]or was their attention drawn to this clause by American officials when a food assistance agreement was signed by America with Bangladesh. Moreover, Public Law 480 enabled the United States President to grant special permission for aid to a country soliciting aid, provided this country traded only in those goods with Cuba which were not usable in war. (Mamoon and Ray 1998: 112)

The authors also underline that at that crucial moment for Bangladesh, Egypt was exporting raw cotton to Cuba, and American Public Law 480 was not applied to stall or delay the shipment of food to Egypt. It is not possible to argue that raw cotton was not a dangerous weapon, but the gunny sacks were. In order to understand why Egypt was eligible for American patronage, one could point to the diplomatic support by Egypt to America's West Asia policy at the time (Rehman Sobhan, cited in Mamoon and Ray 1998: 112). In contrast, Bangladesh was ineligible, because throughout 1971, America consistently supported Pakistan in its brutal pacification campaign against freedom fighters in Bangladesh, and it also did not approve the emergence of an independent Bangladesh with Indian assistance and Soviet acquiescence (Mamoon and Ray 1998: 112). The nationalist move by local NGOs in Bangladesh and their apprehensive relationship with international support has to be understood from within this wider international political economy context.

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[2] When the American food aid eventually reached Bangladesh, the famine had come to an end, but at the cost of 100,000 people who had lost their lives. This was recorded as unofficial estimates, the official estimates had put the death toll at 27,000 (Mamoon and Ray 1998: 113).

The whole evolution of the language movement through to the independence of Bangladesh evolved as a challenge to Pakistan and the creation of an Islamic state. It was within this backdrop that NGOs had initially appeared in the country. It was a time when the Islamic identity of the nation had been left on the back burner. Given the national NGO leaders came from a leftist political background and some were directly involved in the freedom war, the issue of Islam was somewhat of an anomaly for them. On the one hand most of them identified themselves as being Muslims but on the other they were struggling to come to terms with what the Pakistan army and the Bengali collaborators, the *Razakars* and *Al Badrs*, both outfits of Islamic political organisations, had done to the '*Bangalees*' during the war. This was not a concern solely for the NGO sector, but civil society in general since independence has had to struggle to come to terms with the nationalist identity question: are we Bengali first, Muslim second or Muslim first and Bengali second (Ahmed 2001a and White 1999).

As discussed in chapter four, the two-nation theory has been entrenched in the psyche of the Bengali Muslim educated middle class, and each group has broadly been aligned to the two major political parties in Bangladesh. The 'Bangladeshi' nationalists with Islamist tendencies sided with the Bangladesh National Party (BNP) and the 'Bengali' nationalists with more secular overtones sided with the Awami League (AL). A key feature of Bangladeshi civil society is its lack of autonomy from political forces and vice versa – a condition not anticipated by pluralist views of civil society, notes Ahmed (cited in Stiles 2002a: 839). Simply put, the major political parties provide an arena for elite competition via patronage distribution (Stiles 2002a: 839). Given the NGO sector's background in student left-wing politics, its participation in the freedom war, and its link to foreign agents, it was only a matter of time before they sided with the more secular-based *Bangalee* camp. This became overtly apparent when certain NGOs brought back issues of independence (Pakistan 'collaborators' – *ghataks*[3] and *dalals*[4], freedom fighters, Jamaat, Ghulam Azam etc.) onto the front burner once again between 1996-2001, and sided more heavily with the AL Party, creating a rift within their umbrella organisation ADAB[5] (see Stiles 2002, Khan 2001 and Hashmi 2000). Civil society in Bangladesh thus often finds itself being co-opted along such party political lines, surrendering its autonomous state. The reality on the ground is quite different to the model of 'civil society strengthening' being propagated by donors within the intermestic development circle.

3. Are NGOs above Politics?

Sheikh Mujib, founder of the AL Party, had secured independence for the country; the organic elites i.e. those that had a function in society and in particular within a civil society space

[3] Bengali for killers.

[4] Bengali for collaborators.

[5] Association of Development Agencies in Bangladesh.

realised an opportunity was there for them to improve the lot of the masses; and, as noted before, most of the national NGO leaders at independence had either participated directly or indirectly in the freedom movement. Their socialist background played a pivotal role in the political economy of the country. Although, I observed that the 1980s and 1990s NGOs have tried to convince the left political parties that they were not politically motivated and would not impinge on the latter's constituencies, one cannot but feel that some of that political zeal gathered during the NGO leaders' early years in left-wing student politics had remained somewhat dormant up until the democratic elections of 1996, when old independence issues were brought forward once again, but this time with the NGOs being at the helm of the civil society movement. Whilst development NGOs have tended to be less party political and generally remained neutral at the time of transition from military rule to parliamentary democracy (1990/91), in recent years some organisations have been accused of diverging from that position (see Davis and McGregor 2000 and Stiles 2002), taking on a strong 'anti-fundamentalist' position, as ADAB manifestoes printed before the 2001 elections clearly illustrate.

The politicisation of civil society in Bangladesh is extreme, notes Stiles, and NGOs have not been spared in this process:

> The degree of penetration of civil society by politicians [and vice versa] is extreme...labour unions, professional associations, university groupings, chambers of commerce and...newspapers are identified primarily for their political affiliation... [e]ven NGOs have been the target of partisan co-optation... no one is thought to be "above politics" and no opinions are viewed separate from the political affiliation of the speaker. (Stiles 2001a: 839-40)

Zillul Hye Razi, Trade Officer at the Delegation of the European Commission (EC) to Bangladesh, made the exact same remarks about Bangladesh's civil society, but also added that those that were leading the current civil society, i.e. those that followed a more secular trend, were professing a particular political view. Their belief and understanding of Bangladesh's history and polity has a unitary facet. They tend to have 'one interpretation of history, one explanation of political events, believe in one particular political line, one particular political leadership, and one particular political slogan'. This form of unitarism is effectively defeating the cause of democracy in the long term by dismissing its very essence i.e. pluralism (interview with Zillul Hye Razi, 2 July, 2003). Yet 'pluralism' was indeed the very essence for which donors since the 1990s have continuously supported the 'good governance' agenda through the channelling of funds into 'civil society strengthening' in the hope of achieving greater democracy in non-western contexts. Note the latest UK government initiative by its Department for International Development (DfID) to provide a £100 million towards a 'Governance and Transparency Fund (GTF)'[6], illustrating this very objective.

[6] See DfID White Paper (2006). Whilst working at Islamic Relief UK in the summer of 2006, I attended the initial 'consultative' meeting that DfID held with the NGO community in the UK regarding this Fund. The

4. NGO Co-option by the *Bürgeliche Gesellschaft* and the 'Leftists' Co-option by the NGOs

The NGO co-option by the state and its becoming part of the petit-bourgeois civil society becomes all the more evident when one realises the huge size and concentration of southern NGOs (SNGOs) in Bangladesh. Several very large locally based SNGOs, which will be placed under the microscope in this chapter and the next, account for most non-government foreign donor funding, illustrated locally by the sheer size of their head offices, which are among the largest buildings in Dhaka (Davis and McGregor 2000: 59; see also Muniruzzaman 1999). These notably include the Bangladesh Rural Advancement Committee (BRAC), Grameen Bank (although not officially an NGO but working like one in many respects), and Proshika Manobik Unnayan Kendra (Proshika). As previously discussed, many of these NGOs started out in the 1970s with radical agendas based on a political reflection of deep seated structural causes of poverty, many of their leading figures were linked to student left-wing groups and as time went on, with greater foreign funding, they shifted their activities from mainly relief operations to mobilisation and conscientisation of the poor in order to tackle those structural causes head on.

Ironically, much of the leftist camp had been co-opted by the NGO phenomenon by this time and that may also be the reason why they tend to forget about class-based struggle in certain situations and not others, even though their parties are strongly rooted in class-based, subaltern (mainly Marxist) ideologies. Muniruzzaman[7] (1999) notes that it would be very hard to find a leftist leader in the country who is not working with an NGO, or is related to one in some way or another: 'there are as many NGOs as there are leftists'. He further notes in the newspaper article that one of his friends visited Europe a few years back and noted that very few Nissan Patrols or Pajeros were to be found on the roads. So his friend came to the conclusion that these large vehicles were exclusively made for the NGO owners of the poor countries to repel poverty. This friend rather humorously noted,

> [T]he amount of money spent by each NGO owner for his luxuries, decorum, personal whims, those Nissan Patrols and Pajeros, fabulous houses, etc. are more than enough to drive away every kind of poverty i.e. his own poverty not that of the poor.

Muniruzzaman continues:

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interesting outcome was that attendants seemed more concerned about the technicalities of accessing the fund rather than the actual substance such a fund might achieve on the ground in the South. In fact, very few attendants were actually representing southern partners. There was an overwhelming presence of International NGOs (INGOs).

[7] Muniruzzaman is a senior journalist for the Bengali Daily, *Sangbad*. A newspaper read mainly by the left of centre readers and the Hindu community. It is almost considered as being the official mouthpiece of the Communist Party of Bangladesh. It has retained its image as a left-democratic newspaper, with secular trends.

> It is from him that I came to know that if one was to travel from Tejgaon industrial area towards Tongi-Gazipur and Mymensingh, then the further he goes he will find more and more big plots of land bought up by the NGOs. He is worried that if the NGOs continue to buy up land at this rate, will there be much land left for the other sections of this small country? He found NGO leaders relaxing in the late afternoons at the pool side of Hotel Sheraton engaged in serious discussions about poverty alleviation. Finally, he raised the question about the two palaces built by the two big NGOs at the suburb of Dhaka, what contributions, if any at all, are these making in terms of poverty alleviation. One he named the White House of Bangladesh, and he is trying very hard to find a suitable name for the other. (Muniruzzaman, Sangbad, 26 April, 1999)

Although, this friend of Muniruzzaman may have said those things about NGOs sarcastically, there is a serious tone underlying it. NGOs have created huge employment in the country for the educated middle classes. The situation has been such that almost anybody could set up a new NGO, and it is a lucrative industry for those youths who came fresh out of university with a degree, especially those having returned from the West after receiving some form of higher education (a Masters, a PhD, or a few years postdoctoral research in development, etc.). If one set up an NGO, funding was easy to obtain [less so in recent years], there was no need to submit accounts; one merely had to satisfy the NGO Bureau in 'Bangladeshi style' with a Bangladeshi version of accounts, says Muniruzzaman (1999).

Sarah White (1999) also notes this common view of NGOs in middle class circles, particularly during the 90s, as comments made to her by another journalist prove:

> If you want to understand the NGOs, listen to this. I knew a man who after Liberation decided to be a magician. A great magician came from India and he watched him and saw how much money he made, and thought he could do the same. But after a few years his skills weren't quite that good, so he gave up magic and started a rubber plantation, which at that time was all the rage. But again, a few years later he wasn't prospering too well, so he came back to Dhaka and set up a private health clinic for fat ladies to slim down their figures. The other day I went round to his office and saw a new signboard over the door: 'Shodesh Unnayan Songstha – Own Country Development Organization'. Now, he says, he has set up an NGO. (White 1999: 310-11)

The preceding comments illustrate that large availability of donor funds within the intermestic development circle following the independence of Bangladesh, although providing some positive welfare outcomes for the poor, did little to undermine the control of civil society by elite groups and in some cases may have served to buttress and finance already strong positions (Davis and McGregor 2000: 55). Rather than observing state 'penetration' of society, the issue in Bangladesh becomes the 'chronic encroachment *on the state* [by] "civil society" such that the state is unable to guarantee the rights of any who do not have the power to seize them for themselves' (White 1999: 319, *emphasis in original*).

5. NGOs Co-option by the Military Regimes, Emergence of the Freirian Ideology and the Rise of Islamism (1975-1990)

NGOs were gradually starting to find their position within the state co-opted civil society in the post-Mujib era. During the Mujib regime (1971-75) whatever muscle flexing was visible in civil society originated from the secondary political actors, e.g. students and intellectuals (Mamoon and Ray 1998: 134). NGOs had no direct role to play during that period. They were mainly concerned with their relief operations. Interestingly, it was during the two successive military regimes of Zia and Ershad, from 1975-1990 that NGOs were starting to flex their mobilising muscles. The polity was extremely fragile and both Zia and Ershad, having come from military backgrounds, were trying to create their civilian bases by co-opting different sectors of the civil society as well as bringing much of the legal-bureaucratic state apparatuses under their wings. The media had practically been brought under the control of the armed forces (ibid: 174). It became apparent that the Government of Bangladesh was devoted to the ideals of the richer classes, and worked exclusively to safeguard the interests of these classes (ibid: 175). At the same time the international community recognising the rising level of corruption in the Bangladesh government's patronage distribution system, felt the need to finance aid directly via the growing numbers of NGOs under their sponsorship, which they felt had less bureaucratic red tapism involved and were directly working with the poor with major success stories that were mainly based on the Grameen model (see, for instance, Muhammad 1999: 53-4), therefore, turning development into a more manageable project (Wallace 1999).

Simultaneously, the leading NGOs were being co-opted by the military government. Ironically, it was during the Ershad regime's fall that one observes the true impact of this co-option, where some of the big NGOs had joint projects running with the regime, and had a close relationship with Ershad himself. Notably, Gonoshasthya Kendro (GK) worked very closely with the Ershad regime to develop an indigenous drug-manufacturing capability. The Grameen Bank also had close ties with the ruling government. Dr. Zafarullah Chowdhury, founder of GK, was at the time Chairman of the NGO umbrella organisation, ADAB, and found himself in a rather awkward position during the democracy movement that was gathering pace in 1990 against the Ershad regime. As a result of this clash of loyalty he was made to resign from his ADAB post, as other ADAB members wanted to join the movement in full capacity. This was of course an ambiguous time for the NGO community as a whole in terms of their political position within a civil society space. As Davis and McGregor note associational life has always been exceptionally rich in Bengal but will not always necessarily change prevailing conditions for poor people (2000: 58), instead what it does is reinforce the core of the elite. Although, NGOs were working for the poor they were not immune to the deeper social structures (patron-clientelism) prevalent in Bangladesh (see Wood 2000).

It was during the early years of the military regime that NGOs were starting to build their constituencies from a political mobilisation point of view. In 1974-75, whilst most of the

international NGOs (INGOs) were still attempting to rehabilitate famine-stricken Bangladesh, donors within the intermestic development circle began building a wider ideological perspective that was rooted in a Freirian subaltern philosophy. The idea was that through mobilisation of the poor as a group and raising their awareness about their plight, they would achieve class solidarity and stand against the rich patrons, both in rural and urban areas. Through this 'conscientisation' and 'empowerment' process, a horizontal class unity among the poor would be established to 'break the chains' of complex vertically aligned patron-client relationships that the poor were faced with in their daily practices (see Davis and McGregor 2000 and Kramsjo and Wood 1992). It was not so much the state the poor were being mobilised against but wider society in the form of local elites (the moneylenders, the landlords, the traders and employers). The advantage of adopting this humanist approach to development meant that it neither denied the reality of God nor affirmed it, and kept the process of development religion-neutral (see Mannan 2000). Although, the Freirian theory seemingly represented a secular approach, one should not fail to note its link to Christian [liberation] theology (Nunez 1985: 58), particularly in the development process of Latin American communities.

Whilst the Freirian approach was being established among a group of NGOs (BRAC, Proshika, GSS, Nijera Kori), they were simultaneously being co-opted by the military regimes that were attempting a further Islamisation of the Bangladesh polity. General Zia (1975-81), introduced Islam as a commitment to fostering international Islamic brotherhood into the Bangladesh Constitution (Jahangir 1986: 80). His successor Ershad (1982-90), followed this up by declaring Islam to be the state religion. This shift towards Islam in politics reflected the increase in Saudi Arabian aid (White 1992: 14; see also Mamoon and Ray 1998 and Kandiyoti 1991). Not only that but it was also a move to assert a cohesive national identity on the part of both military rulers, whilst also appealing internally to Muslim ideals of *ummah* (the religious community), hence, obscuring differences of class and interest which might otherwise have become rallying points for political opposition (Jahangir 1986: 78). White (1992) and Kandiyoti (1991) also note that this was a time when the state capitalised on the opportunities afforded by the 'discovery' of 'women' by the Western aid community. These moves are certainly congruent with one another as both were calculated to appeal to donors (the US and Saudi Arabia) and both were used within Bangladesh in an attempt to create a constituency for the party in power (White 1992: 14), and as part of the civilianising process of military rule.

It was during the Zia dictatorship that the 'women's issues suddenly came to represent a new resource through which a range of individuals and groups could gain access to funds and/or social and political recognition' (White 1992: 15). Zia effectively signalled his openness to international capital by riding the women-and-development tide, hence, gaining legitimacy for his rule (Guhathakurta, cited in White 1992: 15). Ershad just followed on from his predecessor, but his success with the NGO community was made all the more easy as microfinance activities were steadily proving to be very beneficial in the country's poverty alleviation process. As Saira

Rahman Khan notes it was during Ershad's reign that NGOs and international financial institutions (IFIs) strengthened their bonding – it was the era that saw a 'triangular friendship' among the government, the NGO community and IFIs (2001: 221). The Government's NGO Affairs Bureau (NAB) was also established during this period in order to fast track donor-funded projects. The dynamic interaction among the actors within the intermestic development circle – the government, the political parties, the NGOs, the donors – was playing a pivotal role in strengthening the position of the elite classes. Increasing foreign aid throughout the autocracy period did little to undermine the control of civil society by elite groups and it had effectively served to buttress and finance already strong positions.

6. The 1990 Democracy Movement: From An 'Anti-Fundamentalist' Agenda to A 'Democratic' Agenda

The true extent of civil society's 'encroachment' on the state in Bangladesh was becoming apparent by the end of the 1980s when different parts of the civil society - students, intellectuals, professionals, political parties, and eventually even the Jamaat-i-Islami and other Islamic parties – took part in the democracy movement to bring down Ershad's administration, but an event in which the NGO community played a very ambiguous role given its closeness to the incumbent ruler. Nevertheless, certain sections of wider civil society gave a stern rebuff and forced Ershad to retreat when he started trying to earn substantial legitimacy by an overture to Islamisation (Mamoon and Ray 1998: 201). Ali Riaz (2004) notes the democracy movement had initially started as an 'anti-fundamentalist' agenda from the more secular camp of society. The resistance mainly came from the students and teachers who were heavily opposed to Ershad's proposal of bringing compulsory Arabic teaching into schools in his 1982 education policy. A mass campaign was prompted by students where many were arrested and faced police brutalities. This created a backlash from the university campuses and the student political parties; classes were boycotted, strikes were called and universities were closed. Eventually, the government had to withdraw from introducing Arabic lessons at primary education level. The tensions did not stop there.

Ershad once again challenged civil society in 1983 on a cultural issue related to the celebrations of Martyrs' Day (21 February). He virtually endorsed the Jamaat's viewpoint that the celebrations on 21 February 1983 should be restricted to recitations from the Holy Qur'an, and that the drawing of colourful designs (known as *Alpana*) on the road in front of the Martyrs' Memorial would be prohibited. Once again the secondary sector of civil society i.e. the students, intellectuals, cultural workers, journalists, and other professionals swung into rebellious action (Mamoon and Ray 1998: 202). But this time the primary sector joined in with its All-Party *Ekushe* (21st) Observance Committees where 31 intellectuals issued a statement urging people to fight reactionary and vested interests in order to defend national values and traditions (ibid.). Numerous arrests were made but this only led to the consolidation of the civil

society where a fifteen party alliance led by the Awami League and a seven party alliance led by the BNP came into existence to challenge military rule.

This party political alliance had launched the anti-autocracy movement. Ershad had offered opposition parties to participate in elections in March 1986, but within the Awami alliance five parties, mainly leftists, opposed and pleaded the BNP leader, Khaleda Zia, not to participate in the elections. Khaleda decided to boycott these elections. Sheikh Hasina of the Awami League took a different stance and wanted to participate in the elections, which puzzled civil society (Mamoon and Ray 1998: 216). Her fifteen-party alliance suffered from fragmentation and reduced to an eight-party alliance. Meanwhile, Ershad was increasing his control over civil society by prohibiting detrimental news of these elections. He also banned meetings and demonstrations inside educational institutions. Students and intellectuals were not ready to comply and in March 1987 the secondary sector of civil society took a firm decision to remove military domination. Thirty-one intellectuals issued a statement to plead for the establishment of a non-party interim government (ibid.: 218).

As the movement gathered momentum, lawyers, journalists, cultural workers had taken a stronger anti-military position. Ershad during this period also tried to mount the importance of the military in the freedom struggle. One publication played a huge role in trying to set the record straight: *Ekattorer Ghatak O Dalalra Ke Kothai* (Where Are the Murderers and Collaborators of 1971). It was underlined that since 1975, the role of the military in the freedom struggle was being exaggerated, whilst that of the ordinary youth was being downplayed (ibid.: 232). Eventually, state apparatuses also joined the movement; Mamoon and Ray note that when on 3 December 1990 civil servants launched anti-Ershad processions inside the Secretariat itself, which followed a spate of resignations, that was the moment the Ershad regime faced its demise (ibid.: 240). It was within this setting that the NGO community joined the 'anti-autocracy' movement at the eleventh hour.

As noted before, many of the larger local NGOs were strongly linked to the Ershad administration in different capacity, especially, the Chairman of ADAB, Dr. Zafrullah Chowdhury, who found himself in a rather awkward position among other big NGO leaders. Sarah White underlines the bitter criticism NGOs were facing at this time from the wider section of civil society. The latter saw the NGOs' 'prevarication' in declaring support for the pro-democracy movement as an opportunity for settling old grievances between some of the NGOs and other sectors of the middle class (White 1999: 310). The particular issue was the National Health Policy (NHP) that was proposed by an NGO leader who was advisor to the Ershad government on health issues. This was felt by the medical profession to be contrary to their interests (ibid.). Ershad was seen to be favouring certain sections of the NGO community, as he began bringing them under his wing, but also attempting to keep western donors on side given their strong and

powerful financial position within the intermestic development circle. A 'triangular friendship' had indeed been established between government, NGOs and donors during this period.

The President offered opportunities for many of the large NGOs to partner with government ministries on specific programmes, such as the non-formal education and pharmaceutical production (Stiles 2002: 126). Gonoshasthya Kendro (GK), Grameen, and BRAC were particularly responsive to these invitations, and GK worked very closely with the Ershad regime to develop an indigenous drug manufacturing capability (ibid.), which was disliked by most of the giant pharmaceutical multinationals (communication with Zillul Hye Razi, Trade Officer, EC Delegation, Dhaka, 31 January, 2005; see also Chowdhury 1995). This partly explained the animosity of certain section of the educated middle class against the NGO community at the time, as the former naturally stood to gain from the MNCs. The government also established a separate incorporation for the Grameen Bank, which placed government officials on its executive board (Stiles 2002: 126). Hence, these large NGOs were very close to Ershad and his administration.

It was a period where NGOs showed ambiguity about their political affiliation. As the pro-democracy movement gathered pace, the NGO community as a whole panicked and found itself in a dilemma. NGOs knew that on the one hand they represented a liberal, pro-freedom, pro-democracy community and yet on the other they were stalling from participating in a movement that promised democracy for a nation that had endured nearly two decades of military dictatorship. They needed to act before it was too late. Even the political parties were becoming suspicious of them: Khaleda Zia, BNP leader, was wary of NGOs and remained sceptical of them as they had joined the movement so late and were suspected of colluding with the Ershad government (Rahim, cited in Khan 2001: 221; see also Hashemi 1995). The ADAB Board members had initiated a vote of no confidence against its Chairman, Zafrullah Chowdhury (Ulvila and Hossain 2002: 151; see also Hashemi and Hassan 1999), and joined the pro-democracy movement at the very end. At this point, a statement was published against Ershad in the newspapers, which were signed by three of the major NGO personalities in their individual capacity (communication with Zillul Hye Razi, 31 January, 2005). Meanwhile, the movement had already raised its head against the standing regime and General Ershad eventually agreed to step aside and allow a 'caretaker government' to pave the way for multiparty elections (Ulvila and Hossain 2002: 151).

Whilst the NGOs were indecisive about joining the democracy movement, the wider civil society with its students, intellectuals, cultural workers, journalists, lawyers and other professionals, had been led forward by the two main opposition parties (the BNP and AL) and their alliances. They took the main initiative to push the movement forward. The secularist agenda, in the meantime, was put on hold by certain sections of the civil society, notably the students and cultural activists, because the political parties wanted to attract the Islamist parties on grounds of

building a larger 'democratic alliance' required to depose Ershad. Consequently, resistance to the Islamisation of society and the polity had somewhat been pushed to the back burner, and the cultural activists and students were co-opted by the movement, whilst their 'anti-fundamentalist' agenda was marginalised (Riaz 2004: 95). The intellectuals within the secularist camp did not break ranks and made nothing more than occasional noises on this issue, rather they engaged themselves in justifying the political parties' policy of bringing the Islamists into the fold (ibid.).

Riaz continues to note that efforts against the Islamists remained with the nature and scope of the programmes of cultural activists and intellectuals, and hardly reached beyond the urban, educated middle class (ibid.). Even as the organisation of the cultural activists began to proliferate beyond the capital, their message was abstract in content and inaccessible to the population at large. It was clearly a bourgeois campaign. In 1988 when Ershad declared Islam as the state religion, there was a muted reaction from the Islamists. This had presented the secularists with an opportunity to build a stronger alliance. In this respect, the women's organisations had come forward and the cultural activists tried to return onto centre stage, but no effort was made to build a common platform by the civil society, and the demonstrations, limited to the cities, soon lost their steam (ibid.). Several lessons were certainly learnt. The civil society had realised its strength of mobilisation once again, post-military regimes, but it also learned to keep a distance from existing political forces, because their agenda at times was at odds with these movements (ibid.; see also Hashmi 1995). In the mid to late 90s, however, with the NGOs on board the secularist train, keeping a distance from political forces has practically been an impossible task, especially, since civil society organisations in Bangladesh as a whole have always been co-opted by such partisan political forces. It is within this backdrop that we have to understand civil society's confrontation with the Islamists through the 1990s.

7. Donors' Good Governance Agenda, NGOs as Vehicles of Democratisation, and the Rise of Microfinance Popularity within the Intermestic Circle

Donors having realised the potential NGOs had in terms of being institutional vehicles for democratisation in the 90s, launched its agenda for pro-poor democracy and 'good governance' initiatives. Immediately after the 1990 upheaval from civil society, the Islam issue was not at the forefront of political discussion, rather an attempt was being made to bring back the country in shape both economically and politically. Since 1991, electoral participation at the national and local levels had revealed some features that showed noticeable deficits in the nascent democracy of Bangladesh (Ahmed 2000: 2). Violence at the polling centres, political/administrative manipulation at the time of official counting of votes by the ruling party and the use of black money in buying votes seem to have disempowered the people of Bangladesh, especially the poor (ibid.: 2-3). All these factors led to the 'exclusion' of the

landless poor, women and the minority ethnic groups from effectively raising their voice in political decision making both at the local and national levels (ibid.: 3).

At the local level, government has representative bodies at the district, *thana* and union levels, but these bodies remain to be decentralised. To date it has always been the Secretary General of the ruling party that has been appointed Minister for Local Government and Rural Development. The Local Government Ministry has overall control over these local government bodies, which means that they are under the patronage of central government. This is how ruling governments have successively been able to control the rural vote (interview with Zillul Hye Razi, Trade Officer, EC Delegation, Dhaka, 2 July, 2003; see also Hassan 1999). The inability of political parties to offer a programme of support at elections has created a disillusioned peasantry who regard all political parties as 'town people coming to bother us for votes and then disappearing' (Chowdhury, cited in Westergaard 1998: 178-9). It is at this juncture that NGOs, backed by donor patronage, emerged within the intermestic development circle as deliverers of electoral advocacy and voters' education programmes. They also took on board election monitoring and training programmes for elected representatives. At first, only a few NGOs took on the voters' education programme on an experimental basis in 1991. Then, the ADAB, BRAC, Proshika, International Voluntary Services (IVS), Centre for Development Services (CDS), Bangladesh Nari Progoti Sangha (BNPS), Ain o Shalish Kendra (ASK) and Nagorik Uddayag joined the programme on a much wider scale (Khan and Kabir 2002: 181).

Aside from raising political awareness, the 'advocacy and lobbying' programmes had also been established to increase women's representation in politics, not only at the grassroots but also at the national level. Proshika had effectively institutionalised this process by setting up a research and advocacy institute (the Institute for Development Policy Analysis and Advocacy or IDPAA) under its wing. More and more NGOs were taking part in this process. NGOs and CBOs[8], such as CAC, UBINIG, BNPS, CPD, Nari Pokkho, Nijera Kori, Mahila Parishad, GSS, Bachte Shekha, have particularly been pressing for women's representation in politics e.g. for directly electing them to the reserved seats at both national and local levels. NGOs began lobbying directly with policy makers. All the while with donors overlooking their performances and encouraging them. On the other hand, having claimed themselves to be the 'authentic voice' of the poor, a few radical and moderate NGOs also managed to mobilise their members and rural poor through their voters' education programmes (Ahmed 2000: 3), not only males but also females.

This participation by NGOs in electoral processes raised their voices within the domain of civil society in the mid-90s. It was also a time when NGOs were becoming hugely successful with their microfinance programmes. As Stiles notes, aid levels to NGOs ballooned from roughly $150 million in 1990 to nearly $450 million in 1995 the peak year in the decade (2002a: 837).

[8] Civil-Based Organisations.

Initially almost all the assistance went to a relatively small number of NGOs: BRAC, Grameen Bank, Proshika, ASA and RDRS (Rangpur Dinajpur Rural Services). A large proportion of this money was being diverted into microfinance activities with donor blessing, as the latter saw in microfinance a manageable development project with high returns. BRAC's first large infusion, for instance, came in the early 1990s with $13.5 million from six bilateral donors in 1992 and $27.7 million in 1997 (Stiles 2002a: 837). The most generous were the Nordic states, Canada, the European Commission, and the United Kingdom. Eventually, once the NGO's performance in microfinance and 'good governance' had been established, the World Bank entered the scene with a $50 million grant to create a revolving loan fund known as the PKSF (Palli Karma Shahayak Foundation) to support micro-credit operations (ibid.). The Bank had also started planning a major grant to support some human rights agencies.

With their shift in ideology and practice, NGOs had moved away from their Freirian 'conscientising' position of 'class struggle' in the 1980s to arrive at a position of 'class harmony' in the 1990s (see Hashemi 1995), where they would move from being a 'voice *of* the poor' to being a 'voice *for* the poor' (Thornton et al. 2000). Hence, they took on the pedagogical stance of educating the poor as to what was good for their well-being and development. This was basically an extension of their 'service delivery' programme. Rather than challenging the prevailing power structure, which was one of their major objectives in the 1980s, NGOs played a role in replicating that structure (Devine 1999 and Hashemi 1995), adding themselves on the list of patrons the rural poor had to deal with in their daily practices. The NGOs' '*samity*' (group) meetings turned into 'collection' meetings, where NGO staff would gather their beneficiaries on a weekly basis mainly to collect their loan repayment rather than 'conscientising' them about their plight for equality and justice (*adl*').

Davis and McGregor (2000) have also noted that as NGOs 'scaled-up' their activities since the 1980s, with steadily increasing foreign support, a gradual shift took place in both their ideology and practice towards service provision for the poor and away from radical 'conscientisation' and mobilisation activities. Much of their service delivery now consisted of supplying credit facilities to the poor in variants of the model pioneered by the Grameen Bank, although some NGOs (including Proshika and Nijera Kori) continue to see their credit programmes as part of their continuing social mobilisation strategy (Davis and McGregor 2000: 59). The contention in the civil society mainly arises when this 'social mobilisation' takes on a partisan political form. For instance, it was alleged from within the NGO community itself that the voters' education programme undertaken by ADAB in 1996 was in favour of a particular party (Khan and Kabir 2002: 182; see also Stiles 2002 and Hashemi and Hassan 1999). This is where the civil society contestation among the *bürgeliche Gesellschaft* or bourgeois society becomes exposed. What we observe is no longer a civil society capable of standing against the state in true Tocquevillean fashion but one that has been heavily co-opted by it in veritable Gramscian style. In other words, donors' persistence on funding their own NGO constituents to achieve 'good

governance' has effectively compromised pluralism in their pursuit of a greater democratic polity in Bangladesh.

8. Co-option of Women and Islam: Urban and Rural 'Elite' Contestation for Power

NGOs had by the mid 90s become strong actors of democratic change and became increasingly vocal about the power disparities prevailing in the society. This is noticeably linked to the rise of micro-finance and electoral activities, which were also heavily tied to the gender issue. As White (1992) noted earlier, it was during the Zia administration that the 'Women's issues' suddenly came to represent a new source of foreign funding. It was not only the state that had capitalised on the 'discovery' of 'women' by the Western aid community (White 1992: 14), but most NGOs that initially did not have any gender bias started espousing the 'women's issues' to obtain greater funds from the latter (Hashmi 2000: 152). The government, NGOs, and donors were working in tandem within the intermestic development circle, strengthening their policy network further. Though there is no doubt that women were increasingly being mobilised in terms of income-generating activities, such as handicrafts and poultry rearing; and, to some degree through their participation in the electoral process, the NGOs stepped into the more controversial domain of 'voicing' their dislike of incumbent local power structures by trying to educate the rural masses, including women, especially with regard to social norms, culture and belief systems (ibid.: 153). Let us take a look a closer look at one of BRAC's development initiatives.

On the one hand, BRAC claims to have enrolled more than a million children in their 34,000 free primary schools throughout the country, with as many as 70 per cent of its students being girls and 96 per cent of its teachers being women, but on the other it undid some of its positive work by publishing material that was bound to cause some form of backlash from the rural elites, especially the traditional *mullahs* (religious leaders) and village elders. This was a direct attack on the religious-minded villagers. In one of its publications, *Desh-Kal-Samaj* (Country, Space and Society), some of the teachings and ideas go against the views of the traditional *mullahs* and village elders, as they challenge the traditional hierarchies in the rural areas. It has pinpointed corruption and lack of aspirations or fatalism of the masses as the main reasons of poverty in Bangladesh (see Hashmi 2000). BRAC is here preaching to a mass of people who tend to believe in a popular form of Islam. It tends to forget that a large majority of these rural religious leaders and elders also provide solutions to the rural people's common problems, ritual events, etc. and uphold religious and Islamic tradition (Mannan 2000: 9). In directly attacking them, it tends to offend rural villagers. The work quite boldly pointed out that due to the lack of ethical teachings in the sermons of *mullahs*, who only glorify charity and the seclusion of women

or *purdah*[9], the average Bangladeshi fails to identify lack of morality in a person unless that person is involved in an illicit sexual relationship (Hashmi 2000: 153). This is exactly the kind of 'frontal attacks' Denis Goulet warns us against. He emphasises that any form of change prescribed for a traditional value system, which usually includes a rich religious content, must respect its inner core, especially if that change comes from outside (Goulet 1980: 487). For western-funded NGOs to directly attack indigenous ways of life in this manner is to effectively disrespect that 'inner core'.

NGOs brought the Islam issue once again onto the front burner in the 1990s and simultaneously put themselves in the firing line. Taj Hashmi notes to this effect that whilst all sections of villagers, including the *mullahs*, have accepted the reality, turning a blind eye to poor women working outside for subsistence, the Grameen Bank and NGOs must have gone 'too far' in their pursuit of 'liberating women' to antagonise *mullahs* (religious leaders) and many villagers (Hashmi 2000: 130):

> Despite some positive response from many poor villagers, both men and women, mullahs and others are opposed to the NGO-Grameen lobby because of their aversion to new ideas, reforms and education introduced by outsiders, as these might loosen their hold on the unwitting victims. (Hashmi 2000: 101)

Hashmi brings to our attention that the usual tensions that arise among rural Muslims and NGOs can in fact be explained by a deeper understanding of the rural power structure. He calls this the member-*matbar*-*mullah* triumvirate, where the *mullah* is the junior-most partner. The 'members' of the Union Parishad (Union Council or popularly known as UP) are elected officials, in charge of the disbursement of public goods and relief materials among the poor villagers and are the most powerful in the triumvirate. They are often connected with the ruling political party or other influential power-brokers in the neighbouring towns or group of villages. The *matbars* (*matabbars*) or the village elders, who also sit on the village *salish* (village court), are next in the hierarchy, having vested interests in the village economy as rentiers and moneylenders. They often get shares in misappropriated relief goods along with government officials and members-chairman of the UP. The *mullah*, associated with the local mosques and *maktabs* (elementary religious schools), are sometimes quite influential as they endorse the activities of village elders albeit in the name of Islamic or *Shari'ah* law. They often sit on the *salish* and issue *fatwas* (religious edicts or legal opinions) in support of their patrons, the village elders. The rural poor, often women, are victims of these *fatwas* (Hashmi 2000: 137; see also Hashmi 1995). To this analysis I would also add that wider society in Bangladesh remains patriarchal and male participants beyond this triumvirate also exploit women, albeit in varying degrees.

[9] Note that *purdah* today has a much wider meaning than mere 'seclusion' of women to a private space. Muslim women in the twenty-first century may have a very different conception of *purdah* where it means to be fully covered (e.g. with a full veil or *niqab*) whilst being able to carry out very public duties, hence, redrawing the public-private boundary. See chapter 5 for a further discussion along this line.

Hashmi's framework represents the basic rural power structure in a Bangladeshi village. In that context, the *mullah* is a relatively influential person in relation to the member and *matbar*, and since NGOs have effectively come into the picture to help and 'educate' the poor economically, socially as well as politically and culturally, with particular concentration on their women folk, all members of the triumvirate and rural power holders, in general, have felt somewhat threatened by this new challenge. They have historically worked from within a patriarchal hierarchy, where the women have generally been subjugated. This is due to the prevalent backwardness in rural villages and the indigenous culture of misogyny (Hashmi 2000: 92; see also Riaz 2004), which is not solely representative of the Muslim community but also the Hindu community.

Much of rural Bengali culture is of a syncretic nature (Roy 1983; see also Hashmi 2000, Banu 1991, Abecassis 1990 and Bertocci 1981), as noted in chapter four, Islam in Bengal has been impacted on by prevailing Hindu influences and with the advent of the Sufis into the region, as well as the huge influence of *pirs*[10] later, rural Muslim folk turned to *pirs* for their everyday problems (Roy 1983: 51; see also Abecassis 1990). From the eleventh century onwards *pirs* became the most influential elements in the country's popular Islam (see Landell Mills 1992 and Banu 1991), some resembled Tantric *gurus* and many were under the influence of the Vaishnava, Yogic or other Hindu-Buddhist-Baul cults (Hashmi 2000: 64 and Abecassis 1990). In order to understand the inherent misogynous culture of the *mullahs*, it is necessary to shed some light 'on the indigenous 'great traditions' of the region as depicted in the *Mahabharata*, *Ramayana*, *Puranas* and *Manusanghita* vis-à-vis women and their status in Hinduism, besides the 'little traditions' or Tantric and Baul cults' (Hashmi 2000: 68). The traditional Bengali culture, as developed during the pre-Islamic period, was profoundly influenced by Hinduism and Buddhism – the inferior status of women is not only reflected in the cruel institutions of *sati*, female infanticide and denial of inheritance to women, as sanctioned by Hindu texts, but also in the Bengali expression, *raman* for 'woman', derived from Sanskrit, which literally means an object of sexual intercourse (ibid.). Hundreds of misogynous verses from the *Mahabharata*, *Ramayana*, *Arthashastra* of Kautilya and the stories of *Jataka* and *Panchatantra* may be cited to substantiate the preceding assertions (ibid: 68-9).

Consequently, the modes of persecution of Bangladeshi women today reflect some form of indigenous misogyny and prejudice of certain *madrassah*-educated peasants-turned-*mullahs*[11]. This sheds light on the process of victimisation of women, mostly in the rural areas of Bangladesh (Hashmi 2000: 93 and Hashmi 1995). One could therefore argue that due to NGOs replacing the village moneylender with its credit-schemes geared towards 'emancipating'

[10] Islamic holy men.

[11] Note that I am not trying to reify the argument here or in any way generalise *madrassah*-educated people but there is strong evidence in rural villages to date where prejudiced *mullahs*, entangled in wider rural patriarchy, with a limited understanding of the teachings of Islam use it to their benefit, or are simply not well-versed in its teachings and misrepresent it.

women, and the NGO-sponsored schools and medical centres taking away potential students from the *maktabs* and *madrassahs*[12] as well as potential patients who would normally go to the *mullah* for amulets and 'holy water' that certain members of the triumvirate feel threatened by this new external competition. NGOs after all work for the liberation of women in various ways and this sometimes goes against the grains of the local power structure. *Mullahs* are only the junior partners in the triumvirate but all its members have vested interests in keeping women away from power, authority and property. As a result, Islam is being used by both the *mullah* and non-*mullah* sections of society in Bangladesh in order to perpetuate the servility of women (Hashmi 2000: 95).

It seems that both the issue of Islam and gender are being invoked in the process of accessing greater resources and power in both rural and urban areas of Bangladesh. Although, the member-*matbar-mullah* triumvirate use the gender issue to perpetuate tension in rural settings in the name of Islam because NGOs interfere with their entrenched power structure; the NGOs equally use the gender and Islam issues to access further resources from international donors and to strengthen their position within the urban-based bourgeois civil society. Whilst big NGOs have tended to lobby and compete for the 'same group of people' as the member-*matbar-mullah* triumvirate and led an 'anti-fundamentalist' stance at national level, the latter have mainly been responsible for *fatwas* and attacks on NGOs (see Hashmi 2000 and 1995). For instance, between January and March 1994, more than 100 BRAC schools and schools run by other NGOs in the countryside were set on fire, teachers were attacked and teaching materials were destroyed (Hashmi 2000: 118; see also Riaz 2004 and Mannan 2000). In January 1994, the parents of some 700,000 children attending BRAC-run schools, 70 per cent of whom were girls, were asked by *imams*[13] of mosques and *madrassah* teachers throughout the country to withdraw their children from such schools or to face a *fatwa* entailing social boycott. Consequently school attendance dropped for some weeks but recovered afterward. On the other hand, there were also some examples where the *mullahs* and their followers were being harassed and persecuted by pro-NGO villagers and government officials (ibid.: 121). At a more national level, NGOs along with other secularists, such as certain journalists, representing the so-called 'liberal-progressive' groups were using the national newspapers to highlight even minor cases of disputes between a section of villagers with local *mullahs* and village elders as 'examples of flagrant violation of human rights by *fatwabaz* [used as a derogatory term] *mullahs*' (Hashmi 2000: 121), even though the government had taken firm action against such *fatwa*-dispensing *mullahs*. The point is that the *fatwa-mullah* issue was taken to new national heights,

[12] It is noteworthy here that although the majority of the upper class rural women prefer secular to *madrassah* education for their daughters, 60 per cent of landless women seek religious education for their daughters, while more than 80 per cent of Muslim men and women in the countryside prefer religious men (*mullahs*) as their 'social leaders' than Western-educated men (Hashmi 2000: 177). See also Banu, R. A. (1991) *Islam in Bangladesh* for similar findings.

[13] Religious men who lead prayers in mosques.

and turned into an 'anti-Bangladesh' and 'pro-Jamaat fundamentalists' attack by the 'secularists' throughout the period of 1991-95, while BNP's Khaleda Zia was in power.

9. NGOs Leading the 'Anti-Fundamentalist' Political Agenda: A Sharper Line is Drawn between 'Secularists' and 'Islamists' at National Level

The 'secularists' had by the mid-90s formed a strong alliance with the NGOs to bring down a civil government (see Khan 2001). Various NGOs had been taking leading roles in vilifying both the BNP and the Jamaat-i-Islami throughout this period (Hashmi 2000: 116). Their anti-BNP stand was finally exposed during an intense opposition campaign to dislodge the government of Khaleda Zia in early 1996, as the Chairman of the ADAB openly sided with the opposition (Hashemi 1996: 12-3; see also Stiles 2002 and Hashemi and Hassan 1999). Unlike the 1990 pro-democracy movement, the NGOs were at the forefront of the 1996 movement. They were not alone in forwarding this agenda. Khan notes that in early 1996, ADAB leadership joined other professionals with the help of the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) in establishing the *Shommilito Peshajibi Parishad* (United Professionals Association), who took part in the agitation's against Khaleda Zia's government and succeeded in gaining the confidence of Sheikh Hasina and the Awami League leadership (Khan 2001: 222). Consequently, despite the Jamaat's withdrawal of support from the BNP government for various reasons by late 1992, the pro-Awami League professionals and NGOs continued their campaign against the BNP and other Islamic groups (Hashmi 2000: 116).

In the meantime, other Islamic issues were brought to the forefront nationally, which the secularists wanted justice for: (i) the case to try Ghulam Azam, the Jamaat chief, in 1992 (who was then arrested) for his collaboration with the Pakistan government during the 1971 war, and (ii) the resistance of the *fatwa* implementation against Taslima Nasreen in 1994 for her blasphemous writings. The first of these non-secularists versus secularists row continued until 1994, when it was overshadowed by the Taslima Nasreen case, and Ali Riaz notes that to some extent it influenced the subsequent political events leading up to the general elections of 1996 (2004: 91; see also Rashiduzzaman 1997). The course of the movement to try Ghulam Azam was actually influenced by events beyond the borders of Bangladesh (e.g. the demolition of the Babri Mosque in India on December 6, 1992) and perhaps made it more consequential than any other battle between these two opposing forces within the civil society (Riaz 2004: 92).

An Ain-O-Salish Kendro (one of the largest and oldest local legal aid NGOs in Bangladesh) report notes that the direct involvement of NGO leaders in partisan politics before the 1996 elections had consolidated rather than weakened NGO influence on the Awami League government. As previous governments had illustrated and since government itself largely depends on foreign aid, its ability to control the activities of foreign funded NGOs has been limited (Rahim, cited in Khan 2001: 223). During the Awami League leadership (1996-2001) the

NGO-Government relationship was very strong. Given the ADAB leadership had managed to mobilise a large part of the masses during the 1996 election, it became openly vocal against the Islamists and pursued that tactic throughout the latter parts of the 90s, running up to the 2001 elections. The momentum of this 'anti-fundamentalist' agenda had gathered when in 1998 ADAB began sponsoring large rallies, under the banner of the *Oikyabaddha Nagorik Andolon* (People's United Movement), which was aimed at promoting progressive social policies and human rights whilst at the same time sending 'barbs against Islamists' (Stiles 2002: 120; *Oikyabaddha Nagorik Andolon* Communiqué 3 February 2001), in an attempt to malign the BNP-Jamaat Alliance and thwart all other religious political parties. The *Andolon* manifesto went as far as calling for a ban on all religious/Islamic parties. Meanwhile, in a town called Brahmanbaria, southeast of Dhaka, the Islamists and secularists were drawing up the battle grounds. Historically, this city came to prominence during the war of independence in 1971, when a number of battles took place there between the Pakistani Army and the freedom fighters (Riaz 2004: 89).

Over the years, *madrassahs* under the influence of the Islamist party, Islami Oikya Jote (IOJ), proliferated in Brahmanbaria, while various projects of the NGOs were trying to neutralise its influence, but the party had already created a large support base. Nevertheless, during the 1996 general elections, NGOs in the region did attempt to influence in vain the voters against the IOJ candidate (ibid: 129). In 1998, events turned sour when Islamists targeted specifically one NGO because it was the largest in the area and the most vocal against Islamist resurgence. No other NGOs showed any interest in facing the Islamists and the clash became a battle between one big NGO and certain quarters of the society (ibid: 129). Although, between 1996 and 2001, a number of NGOs under the ADAB leadership used their grassroots organisation – *Trinomul* – to mobilise support in favour of one party whilst campaigning against the pro-Islamists opposition (ADAB Communication 12 July 2001 and Chalchitra 2001; see also Stiles 2002 and Hashemi and Hassan 1999), the secularist-Islamist battle had seemingly turned into a one NGO battle.

In 1999 local Islamists in Brahmanbaria flexed their muscle once again because the head of Proshika was alleged to have made an offensive comment about a local spiritual leader, which had alienated him from a significant body of public opinion (Reza 1999 and interview with Islamic Relief UK staff in August 2004). Qazi Faruque Ahmed had alienated himself from a section of the Muslim public, as well as civil society, in the process of becoming too personally involved in the 'anti-fundamentalist' agenda. Donors also warned him to tone down his anti-Islamist rhetoric (Stiles 2002: 67). Consequently, post-2001 he has had to endure personal harassment from the government[14]. Donors are now acting more cautiously regarding their

[14] Q. F. Ahmed was briefly arrested in May 2004 due to alleged financial irregularities and also involvement in partisan political activities. Proshika was under siege by the police during that same period. Four other organisations were also heavily investigated by the ruling government (BNP): the NGO umbrella body, ADAB, the PRIP Trust, Nari Progoti Shangha, and the International Voluntary Services

involvement with NGOs, and some donors (notably DfID and the World Bank) are partly rethinking and re-orienting their funds towards government, as they have recognised the dangers of being too politically involved with the NGO community and over-relying on them as agents of development at the expense of government. Nevertheless, NGOs still remain one of the biggest recipients of aid within the intermestic development circle in Bangladesh. NGOs, being seen as primary civil society actors by donors, are clearly not apolitical machines and in certain cases may even be 'too close for comfort' to party politics, as illustrated above. Whilst donors are treading a more cautious path regarding their support for NGOs, they still remain heavily dependent on one another, but it would be fair to say that 'rolling back the state' is no longer a viable option either for those who are working within the intermestic development circle. Indeed, the dynamics among the agents in this policy network are very complex, and boundaries between donors, NGOs and the state are constantly being reshaped and redrawn.

The post-1996 scenario was certainly a defining period for the NGO umbrella body, ADAB, and its leadership. Not only did Qazi Faruque Ahmed find himself alienated in the process from a large body of the general public and eventually from the donor community, but this time the ADAB itself was split from within. The struggle for control created a situation where the director of ADAB (who was opposed to party alignment) resigned (Hashemi and Hassan 1999: 129). By the time the 2001 elections were taking place, the polemics within the NGO community were very pronounced. The formation of the new government by the BNP-Islamists coalition widened the gap within the NGO community. A group of NGOs broke away from the ADAB and established the Federation of NGOs in Bangladesh (FNB) as an alternative 'apolitical' umbrella body (Thornton et al. 2005). The 'triangular friendship' in the intermestic circle between government, NGOs and donors has also been weakened as NGOs moved from weak political agents to strong political agents through the 90s, reaching its peak in 2001. Between 2001 and 2006, NGO-Government relationship has been erratic with donors realising the need to strengthen state apparatuses alongside the NGO community if sustainable democracy is to be achieved in Bangladesh. It remains to be seen how this partnership develops in future.

The Islamists in the meantime are growing stronger within a civil society space. Aside from a minority section of the militant Islamists wreaking havoc in the country as recent events have shown[15], there has been a more general Islamisation of the civil society in recent years,

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(IVS). All of which were heavily involved in campaigning from an Awami League platform, whilst establishing an 'anti-fundamentalist' agenda between 1996 and 2001.

[15] A scanning of local newspapers, especially between the period 2004/2005, illustrates the numerous attempts made by these militants to cause havoc in the country, especially by using bombs as their means of attack. Certain militant Muslim sects waged an attack on the minority Ahmadiyya (a Muslim sect) community. This form of terrorist attacks in the name of Islam has been abhorred by the majority of Muslims in Bangladesh who adhere to an Islamic way of life. Though these events represent a microcosm of militant resurgence in the country, they have been blown out of proportion and given overemphasis on an international platform (this is partly due to present reordering of the world where fear against communism seems to have been replaced by fear against Islamism). Micro events are, hence, turned into

especially post 9/11, as a consequence of changing world order where Islam is being pitted against the West. Again this is being captured by the electronic and print media in the country, where even national newspapers known to usually reflect more secular trends are now printing pro-Islam material, attempting to show both its domestic and international readership that Islam is a misrepresented and misunderstood religion. Students and other professional bodies are also showing inclination towards overtly propagating an Islamic way of life. These international and domestic factors have actually proven that the majority of Bangladeshis, in both rural and urban areas, identify themselves with their Muslimness and that Islam (whether in its orthodox, popular or modern/progressive form) is an integral part of their 'inner core', therefore, to attempt 'crowding out' such religious ideals will only be faced with resistance from the ordinary men and women in civil society. Furthermore, it has exposed the realities of secular ideals in the sub-continent where 'secularism' does not mean a total disengagement from God in public affairs, as it has historically done in the West[16].

Conclusion

This chapter has attempted to provide a more nuanced argument regarding the 'crowding' out' of a political space through secular forces underpinned by the intermestic development circle in Bangladesh. It has moved the Hashemi and Hassan (1999) thesis about NGOs' 'crowding out' other indigenous forms of associations into an analysis of the subtle ideological 'crowding out' taking place within the intermestic circle. Donors' concentration of funding on a handful of NGOs over the years has had a far more complex level of 'crowding out' than explained by Hashemi and Hassan. The dynamics between different actors in the intermestic circle has reinforced the political nature of NGOs, which were once falsely considered to be apolitical development machines. Even at the height of the autocratic rule in Bangladesh, a 'triangular friendship' between government, NGOs and donors had been noted. This initially caused problems for the larger NGOs that were co-opted by the military regime because they were unable to play a catalytic role in the ensuing democracy movement. This position was transformed after 1990 when NGOs gradually moved from weak political actors to strong political actors, backed by huge donor support. NGOs became powerful civil society actors by the mid-90s both politically, through electoral activities, and economically, through microfinance activities. Between 1996 and 2001, a section of the NGO community began formulating an 'anti-fundamentalist' stance and voiced its opinion along party political lines. Civil society once again became a space for bourgeois contestation. Far from seeing a Tocquevillean civil society emerging, Bangladesh has continuously been plagued by a civil society encroaching on state to

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macro, supranational issues undermining a nation that is already struggling to be heard on international platforms. Certain local actors are playing a crucial role in creating that negative image.

[16] This scenario is fast-changing, however, where religious resurgence is also having a public impact in western nations.

cease power for itself (White 1999). Only this time a handful of dominant NGOs took a leading role in creating a sharper line between the 'secularists' and the 'Islamists' in the country.

CHAPTER SEVEN

PROCESSES OF 'CROWDING OUT' WITHIN THE INTERMESTIC DEVELOPMENT CIRCLE

Introduction

The previous chapter attempted to embed the NGO 'crowding out' debate within a wider ideological understanding of civil society, given that in an intermestic development setting NGOs have over the years been considered primary change agents for democracy in a civil society space. It argued that a cause-and-effect analysis where the proliferation of NGOs in the context of Bangladesh is simply seen as undermining other associational life (trade unions, peasant organisations, political parties etc.) is too narrowly focused and needed to be supplemented by a debate surrounding ideas and practices within the intermestic circle that subtly crowd out a public space where people come together as participants of a plural society. In the first few chapters of the thesis I have set a context for the possibility of an Islamically-oriented civil society in Bangladesh, or at least one that is compatible with indigenous Muslim beliefs and practices, but this has partly been crowded out by an overemphasis on creating a civil society based on western ideals. In the previous chapter, I made an attempt to look at how NGO proliferation from a chronological perspective, with heavy financial backing and patronage from donors, opened up a wider national political space for themselves in the political history of Bangladesh. Civil society in this fragile nation has always been an arena for political contestation between different groups of the bourgeoisie. The growth of NGOs has further added to this contestation (Stiles 2002 and 2002a, Hashemi and Hassan 1999 and Clarke 1998). Far from donors' attempt to fulfil democratic pluralism through the promotion of 'civil society strengthening', NGOs have become part of this bourgeois society aligning themselves along party political lines. A prominent section of this NGO community took on an 'anti-fundamentalist' political stance, alienating itself from a significant body of public opinion. Acting as a powerful voice for the masses, it also managed to widen the gap between 'secularists' and 'Islamists'. Looking more closely at processes and strategies that have dominated the intermestic development circle, this chapter identifies how this subtle crowding out has been taking place in Bangladesh's polity. Two areas that are central to the dominant civil society discourse in Bangladesh, namely the promotion of a handful of non-governmental organisations and the widespread introduction of microfinance activities are given particular attention in the ensuing discussion.

The chapter hones in on the dynamics of the intermestic development circle. It particularly concentrates on the two dominant actors in this circle in the context of Bangladesh, donors and NGOs, and shows how their interdependence has developed a 'political consciousness' that defines them as a unique group. Being firmly nested in a territorially-based domestic societal and political framework, these circles depend on substantial international contributions to flourish (Stiles 2002). The discussion will unfold how heavy donor financing towards a handful of NGOs in Bangladesh has indeed strengthened this circle, where donors and NGOs heavily engage on major development policies for medium- to long-term joint ventures, often with little intervention or even awareness on the part of the state. These leading agents in the intermestic circle also tend to reflect specific ideologies that are pro-western, creating an elite class that not

only perpetuate control over wider civil society financially but also ideologically, and in the process crowds out other ideological possibilities based on Islamic norms and values. As one section of the civil society comes to dominate both resources and ideas, it potentially acts as a barrier to the very pluralism and diversity of opinions and approaches that are characteristic of a healthy civil society (Edwards and Hulme 1996).

Section one looks at how the domination of such resources by one section of the civil society (namely conventional NGOs) acts as a stimulus to further only certain agendas in the intermestic development circle, which leads to specific ideologies being embedded in development thinking. Donor dependence is evident right from the inception of Bangladesh. Post-independence, it was mostly the international NGOs (INGOs) with the help of church-based foundations and the multilateral donors that were committed to help the country. Initially, the development arena appeared to be both apolitical and religion-neutral, but even then it was becoming apparent that both the Marxist-leftist ideology and later the Freirian concept of raising poor people's awareness were giving rise to a specific political framework of development in the country, which was predominantly of a secular nature. To-date a neo-liberal framework of development has been dominating the development scene in non-Western contexts. Section two discusses two of the major policy dimensions that have been ruling the intermestic development circle in the context of Bangladesh: liberal democracy and capitalism. The strong dialectical relationship between donors and NGOs has played a pivotal role in setting the policy agenda within this circle, which had its institutional roots in the New Policy Agenda (NPA) of the 90s. It was the NPA which had encouraged an increasing funnelling of aid through a handful of NGOs, which led to their unprecedented growth. As a result, overseas development aid has been heavily disbursed through NGOs, as section three notes. This has further institutionalised the neo-liberal framework of development within the intermestic circle, where donors and NGOs have come to heavily rely on each other.

Through heavy targeting of donor aid, NGOs in Bangladesh have increasingly been losing their 'autonomous' character in the circle. Section four discusses the loss of NGO accountability and legitimacy to its beneficiaries. As there are inherent contradictions between the economic (service delivery) and political (advocacy, governance) dimensions which donors focus on in their policy agendas, the boundaries between donors, NGOs and the state have continuously been reshaped. In this triad it is the donors that tend to play the balancing act between NGOs and the state in pursuit of economic and political transformation for the country. Donors have to tread a cautious path, as a result. Nevertheless, the tendency is for donors to support development agendas that are market-led. Donors' demand for sustainability has led NGOs to rely increasingly on microfinance at the expense of their poor beneficiaries' security (Devine 2003). Using data that clearly shows a shift in NGO service delivery from social mobilisation to microfinance activities, section five illustrates how a number of 'big' NGOs have partly attained sustainability by charging higher than average rates of interest to their 'clients'. Though this has

somewhat reduced donor-dependence, microfinance has also raised several concerns: (i) it is unfair from an Islamic financing point; (ii) it places greater burden on the poor beneficiaries; (iii) it has failed to reach the poorest of the poor; and, (iv) it has played a part in strengthening NGOs' political role, through which a subtle crowding out has been taking place on two levels. Firstly, it has managed to widen the gap between 'secularists' and 'Islamists'; and, secondly it has potentially thwarted the possibility of achieving development through more indigenous, faith-based forms of resource mobilisation.

Since microfinance is intended to empower women more specifically, the last section in this chapter contests this point from a more nuanced perspective. It argues that on the one hand NGOs have been bringing women into 'greater centrality' within the household and the community (Newaz 2003) but, on the other, it is also espousing the 'women's issues' to gain greater donor funds (Hashmi 2000 and White 1992). It revisits the point made in the previous chapter about women being co-opted in the development process, providing NGOs with a stronger political role within the intermestic circle. They have not only become a powerful 'voice' within civil society but a 'voice' *for* the poor and, more specifically, *for* women. But these surface changes have not effectively transformed the deeper [unequal social] structures (see Wood 2000) prevailing in Bangladesh. Providing illustrations, I show that NGOs have actually played a part in replicating such unequal structures by becoming the new 'surplus takers' (Van Schendel 1991) and coming in direct conflict with local power elites (administrators, village elders and clerics). Overall the section attempts to point out that both gender and Islam have emerged as the 'new scapegoats' of the post-modern era (Hashmi 2000) in the development process.

1. NGO-Donor Relation within the Intermestic Development Circle (Post-Independence): A Secular Development Framework in the Making

It was emphasised in the last chapter that most of the local NGOs in Bangladesh began life in the 1970s with radical leftist-Marxist ideas whose founders were committed to a structural transformation of society, which was believed to perpetuate poverty and maintain the inequalities between classes. They were also directly linked to the war of independence and had a strong sense of nationalism. As the country was ravaged by war, NGOs first emerged with medical care and relief programmes soon after Bangladesh's independence. During this period, the rhetoric and the sound bites emerging from the NGO community was to push back international help to show solidarity with the nationalist agenda that had taken over a burgeoning nation, but there was also a great need for relief and development activities. This task had only been made easier with huge financial support becoming available from donor countries and international agencies. Davis and McGregor (2000) note that in the first six months after independence, foreign aid donors increased external assistance with US $612 million committed for the first six months, followed by US $886 million committed in 1972-73.

This constituted about a 150 per cent increase in aid compared with previous years, and came to about 9.5 per cent of GDP and 76 per cent of imports. At the time, the amount of disbursed aid was greater than the government's annual development budget (ADP), showing how highly dependent the nascent country was to external financial support, especially since the West Pakistani administration had left it with a poor resource base (see Sobhan 1982 and chapter 4). Although the nationalist rhetoric was detracting the country from international help for reasons which I have described in the previous chapter, the reality was very different, especially since without foreign aid the outcome for the new nation would have been more catastrophic.

Due to the great need for relief and rehabilitation for the war-affected people of Bangladesh immediately after its independence, a section of individuals and groups who participated in the war formed NGOs and set themselves the task of providing welfare to the returnees alongside the international NGOs (INGOs) (Siddiqui 1998: 302). As noted before, most of the national NGOs had their roots in left-leaning politics and some of their founding fathers were themselves directly or indirectly involved in the liberation war. Many of them had been previously linked to student left-wing groups and many had become disillusioned with the failure of radical political parties after the war. They therefore chose to channel their social activism into NGOs, initially into post-war relief efforts, and later through mobilisation of the poor in order to confront the structural causes of poverty (Davis and McGregor 2000; see also Ahmad 2001). Donor dependence of NGOs was evident right from the start. Among the multilateral agencies, the UN was the first to develop financial links with Bangladeshi NGOs. UN agencies, along with other donors, such as the World Bank (WB) and the Asian Development Bank (ADB), funded projects such as health care, family planning, fisheries, water, sanitation, nutrition through most of the 70s – consequently, the number of NGOs working in those areas also increased (Siddiqui 1998: 304; see also Zohir 2004). Immediately after independence, there were only some local movements for self-reliance, culminating in the formation of Swanirvar Bangladesh. In contrast with the NGOs that sprang up to respond to the challenges of devastation after the war, Swanirvar Bangladesh (SB) surfaced in 1975 as an outcome of a national workshop with representatives of numerous local initiatives to increase agricultural production and attain self-sufficiency (Zohir 2004: 4109). Led by a senior government official, SB played an effective role in mobilising youth in rural areas and small towns to reduce pilferage in the delivery of relief and development services through government channels (ibid.). Another exception among these welfare organisations was the CUSO - the Canadian University Services Organisation – which had a wider ideological perspective, rooted in Paulo Freire's subaltern philosophy. CUSO closed its activities in 1976 with the conviction that local leadership had developed sufficiently, and Proshika was formed as a local NGO whilst several of its training centres were handed over to BRAC (ibid.).

The NGO community can be said to have initially been activated by two major ideological influences – one being from the leftist-Marxist camp and the other being firmly rooted in the

Freirian philosophy (both of which, at least on the surface, are God-neutral) – both these ideologies submerged in the events and political history of 1971 precipitated the secular form of development framework that was taking root in the country. Siddiqui also adds that the dominant sections of contemporary NGOs in Bangladesh trace their growth back to the spirit of the country's liberation war (Siddiqui 2002: 415) based on secular ideals, and this has clearly been demonstrated during the 1996 elections and thereafter when a group of NGOs raised liberation issues once again to further their secularist ideologies within the polity, as noted in chapter six.

Years after independence the purpose NGOs were serving, i.e. the rehabilitation of the war affected people, had more or less lost its rationale. In order to survive they needed to incorporate new goals, and it was around this time that the West had also realised the negative impact of its growth-oriented development models, hence, adding such concepts as growth-with-redistribution and launching poverty alleviation programmes with their mainstream activities (Siddiqui 1998: 303; see also White 1999). This coincided with NGOs redefining their own objectives in terms of development of the rural poor. Under such circumstances, continuous access to resources was not much of a problem for NGOs. Towards the end of the 1970s pilot experiments into the provision of micro-credit to small groups had also begun. Most NGOs depended exclusively on external funding to deliver social services at the beginning and in fact, together with the donor community, they were initially suspicious of credit operations. There were limited experiments with group-based lending during the late 1970s, but funds were not readily available and most of these activities had to rely on an inefficient public-owned banking sector (Zohir 2004: 4111). It was the success of the Grameen Bank, which paved the way for a wider adoption of micro-credit amongst NGOs. The process was initially slow because aside from NGOs perceiving micro-credit with suspicion, they were still concerned with their prime objective of 'conscientising' the poor. An initiative heavily supported by donors at the time.

In fact, some NGOs continue to refuse the idea of providing credit for income-generating activities in favour of organising the landless to strengthen control over assets such as land, forests and water-bodies as well as strengthening their claims on government services (Ahmad 2001: 117). So NGOs made a transitory move from relief and rehabilitation (community development approach) to empowering the poor (target group approach). The essential premise of the target group approach is that due to the prevailing inequitable resource endowments, power structure, kinship system, and gender inequalities, as well as growth-oriented strategies prescribed by donors, the underprivileged groups were either left untouched or worse off (Hashemi 1990: 4). So special programmes needed to be devised to impact on the lives of these underprivileged groups who mainly tended to be women, children and babies, landless and poor peasants, and low income families. NGOs' vision had changed from providing straight forward economic benefits to organising the population into self-reliant groups capable of resisting structural inequities (ibid: 5). With the onset of the Grameen Bank success,

the 1980s experienced a gradual acceptance of micro-credit activities by NGOs and the target group approach was eventually co-opted by this radical form of service provision. The process of development was thus being co-opted by its predominantly western understanding, following neo-classical economic paradigms and a capitalist-friendly framework, giving primacy to immediate economic benefits and ignoring the long term cultural impacts of such a service, as will be clarified later in the chapter. Naturally, this inadvertently helped secularise the development arena further by effectively making it God-neutral.

2. Donors' Two-Pronged Policy Agenda Setting: Liberal Democracy and Capitalism

Since the end of the Cold War in 1989 with the collapse of Communism in Eastern Europe and the former Soviet Union, a consensus was emerging within the international fora over the twin virtues of *liberal democracy* and *capitalism*, which allowed Western governments to promote democracy and pluralism as desirable objectives in their own right without being seen to be imposing alien political values (Robinson 1993: 36). In addition, evidence of political liberalisation across the African continent, following on from a wave of democratic revival in the Latin American countries, stimulated by powerful domestic pressures for change seemed to have provided further justification for the democratic thrust of the 'New Policy Agenda (NPA)' (ibid.). Given that the assumption by donors was that governments in Africa and Asia lacked the resources to provide universal coverage of welfare, the NPA began placing the NGOs forward as a preferred channel for social welfare provision through the 90s (Edwards and Hulme 1996: 961). Although NGOs (especially the churches) had long provided services in health and education by default rather than design, the NPA had fundamentally changed that (ibid.). Such a strategy among donors remains today albeit in a different guise. But their primary objectives have always remained two-pronged: (i) strengthening formal democratic institutions; and, (ii) instilling the values of economic liberalism (Robinson and Friedman 2005). 'Strengthening civil society' and promoting 'good governance' have been offshoots from the first objective.

Though the details of the new policy agenda varied significantly, for instance, there have been differences between the World Bank and the European bilateral agencies and among the bilaterals themselves (see Moore 1993), two major elements have tended to dominate in all cases (Edwards and Hulme 1996: 961):

1. The first is economic: markets and private sector initiative are seen as the most efficient mechanisms for achieving economic growth, producing goods, and providing services (this is the neo-classical economic paradigm, which does not take into account the ethical aspect of the market, a major diversion from the premise of Islamic economics).

2. The second element is political: 'good (i.e. democratic) governance' is seen as essential for a healthy economy, even though the evidence underlying this claim is mixed (see Moore 1993).

For the World Bank the stimulus has always been largely economic and with due reason, for it is primarily an economic institution. Problems encountered in implementing and sustaining the momentum of the structural adjustment programmes (SAPs) in the 1980s were increasingly being attributed to domestic political factors in the developing countries. A crisis of governance was manifested in the personalised style of politics, loss of government legitimacy, endemic corruption and arbitrariness in the internal decision-making process in these countries (Robinson 1994: 36; see also Moore 1993). The NPA began incorporating a 'good governance' agenda within its remit.

While there is agreement broadly between various donors on the content of the good government agenda, there are differences in emphasis that they give to human rights and popular participation, as opposed to market orientation and a reduced role for the state, notes Robinson. In the early 90s, the British government, for instance, had a very broad definition of good government, which mainly had four components: (i) sound economic and social policies, free markets and an enhanced role for the private sector, the provision of essential services and curbs on military expenditure; (ii) competent and open government; (iii) pluralistic and accountable political systems and a free press; and (iv) respect for human rights and the rule of law. The German government had a similar categorisation, but placed greater emphasis on promoting popular participation in the political process. Canada, Denmark, Norway, and the US all lay particular stress on the promotion of human rights and democratic reform (Robinson 1994: 37). This concentration on human rights and democratic reform remain a priority among the like-minded donors but the approaches to governance strengthening are being broadened to include wider civil society organisations (CSOs) acting within the intermestic development circle, and where conducive private-public partnerships are encouraged along with stronger state participation.

Donors over the years have developed various mechanisms by which they promote such efforts. One has been to devise specialised programmes of assistance for institutional reform and the funding of a range of activities under the 'good governance' agenda. The other method is 'political conditionality' where the provision of aid is directly dependable on democratic reform – this may entail an increase in aid to reward political reform or a reduction or suspension of aid in order to encourage recalcitrant regimes to opt for multi-party democracy (ibid.; see also DfID 2006 and Moore and Unsworth 2006). And as observed in the previous chapter, in the case of Bangladesh, as in many other developing countries, NGOs have so far been the main institutions chosen by donors as vehicles for democratisation. Though donors tend to show reluctance in acknowledging that direct funding to NGOs in developing countries is frequently

aimed to strengthen opposition to authoritarian regimes (Clarke 1998), the 1990s witnessed a flurry of donor policy statements on the political conditionality of their development assistance. Note, for instance, what the British Foreign Minister, Douglas Hurd, said in June 1990, in a much publicised public speech:

> Countries which tend towards pluralism, public accountability, respect for the rule of law, human rights, market principles, should be encouraged. Governments which persist with repressive policies, corrupt management, wasteful and discredited economic systems should not expect us to support their folly with scarce aid resources which could be used better elsewhere. (cited in Robinson 1994: 47)

In the same month President Mitterand, announced that the French government would be less generous with its aid towards 'regimes which conduct themselves in an authoritarian manner without accepting evolution towards democracy' (Robinson 1994: 47). At the end of 1991, the German government introduced a new set of aid policy guidelines, listing five criteria for the granting of development aid: (i) respect for human rights; (ii) popular participation in the development process; (iii) guaranteeing certainty in law; (iv) a 'market-friendly' approach to economic development; and (v) a commitment to poverty alleviation (ibid.). Germany had gone one step further than most in taking military expenditure into account when deciding on a country's aid allocations.

Although, political conditionality is less direct and obvious today in most donors' funding approach, there are strong underlying currents of this method still salient in their development strategies. These 'conditionalities' will remain given donors by and large use tax payers money and they are held accountable by their respective constituents. A close reading of the most recent DfID White Paper (2006) reflects this. Moore and Unsworth note that the commitments made by donors in 2005 represented a 'deal' – 'a contract in which increased aid and debt relief were offered in return for a commitment to better governance...[t]his commitment (which extends to upholding human rights and other international obligations, improving financial management and fighting corruption) will be regularly evaluated in a new 'Quality of Governance Assessment', and can, it is suggested, be reinforced by technical assistance for capacity-building, and support for grassroots civil society and the media to help hold governments to account' (Moore and Unsworth 2006: 709). The UK Government has certainly shifted its understanding of aid and governance since the 1990s, however, attempts such as using a 'Quality of Governance Assessment' for aid recipient countries may prove controversial in the coming years, particularly if this requires developing countries to 'meet a set of externally imposed standards' (ibid: 711). Donor agencies continue to play a large role in setting the agenda within the intermestic development circle.

On the other hand, one has to note that many aid agencies in the developed world (e.g. US-based foundations, for instance) are restricted from funding political activities of Southern partners altogether, such as advocacy and campaigning, and there is also a tendency for

donors in general to depoliticise aid so that they do not seem to engage in the internal affairs of other sovereign states. Donors tend to walk a very tight diplomatic rope. But given the nature of foreign aid itself i.e. it is money raised from tax payers in donors' own constituencies, they are bound to interfere in aid recipient states by making sure that they are getting a good return for their investment. Note what Brian Proskorniak of the Canadian development agency (CIDA) in Dhaka had to say about this:

> Donors understand that the development needs of Bangladesh are immense and that the NGOs are very good in identifying, responding and prioritizing the needs in line with donor expectations. Thus donors feel that they have a high rate of return on their investment in Bangladesh, a positive factor in a competitive world. (ADAB, cited in Stiles 2002: 837)

This is of particular concern for the least developed countries (LDCs) as they are usually the ones to be heavily dependent on foreign aid, and Bangladesh is no exception to this trend (see Sobhan 1982 and Huq and Abrar 1999). In other words, donors are the shapers of development debates [and ideas] in Bangladesh (Kothari and Hulme 2004).

3. NGOs as the Preferred Vehicles for Aid Disbursement: Embedding the Neo-Liberal Ideology in Development

Certainly the New Policy Agenda has had an impact on the way aid has been disbursed in Bangladesh throughout the 1990s. Today even though the rules of the game on governance have changed with certain donors (notably DfID and the World Bank) giving due consideration to improving government institutional settings in poorer countries and somewhat untying aid from 'political conditionality', NGOs still remain a highly funded group among civil society organisations. The table below illustrates specifically the aid disbursed to NGOs. It shows that although the total aid disbursed has decreased over the years, direct aid to NGOs doubled in that same period.

Table 1: Aid Disbursed to NGOs

Year	Aid Disbursed to NGOs (US $m)	Total Aid Disbursed	% Aid to NGOs
1990-91	180.0	1716	10.5
1991-92	193.4	1574	12.3
1992-93	267.4	1607	16.6
1993-94	238.9	1530	15.6
1994-95	282.6	1682	16.8
1995-96	325.1	1346	24.2
1996-97	331.0	1469	22.5
1997-98	283.0	1209	23.4
1998-99	343.1	1490	23.0
1999-2000	274.4	1545	17.8
2000-01	322.0	1327	24.3
2001-02	281.4	1198	23.5
2002-03	390.9	1428	27.4
2003-04	379.4	1114	34.1

Source: World Bank 2005

Casting back to the previous chapter, the relationship between NGOs and donors become all the more apparent during the decade of the 90s, especially since the autocratic governments of Zia and Ershad had fallen by the end of 1990. At this time, there was a huge promotion in 'good governance' activities, alongside the ever-increasing success of microfinance in the country, paralleling the international new policy agenda, and an even greater injection of funds followed to encourage NGOs to take on voters' education programmes, election monitoring and training for multi-party candidates from the grassroots in an attempt to bring women and the landless poor into the political arena. In fact, Stiles notes that in the case of Bangladesh aid levels to NGOs had mushroomed from roughly US $150 million in 1990 to nearly US $450 million in 1995, the peak year in that decade (2002a: 837). As table 1 also iterates the percentage of aid to NGOs was 24.2 per cent in 1995-96, the highest in that decade. From 2000 to date, although certain donors are reverting back to channelling aid through government, a steady rise in direct NGO financing is still apparent.

Given these large sums of money, it is fair to say that donors have played a pivotal role within the intermestic development circle to set the development agenda. As discussed in the previous section, donors tend to provide aid with a level of conditionality, which means the recipient country is bound by the rules set. In certain situations the aid can also be tied in which case procurement of goods and services from the donor country is obligatory (e.g. instead of using local consultants for a project, an element in the aid requires the organisation to bring

foreign consultants or technical assistants from the donor country – this sometimes adds to the cultural shocks endured by the agents within the intermestic development circle). Donors are thus an effective catalyst for influencing domestic policies in developing countries. Huq and Abrar, for instance, state that

> Even after the end of the cold war aid...continues to be used as an instrument of foreign policy, for example, among others, in influencing foreign policy orientations of the recipient countries, enlisting their support in the international forums, and promoting foreign trade and investment in the recipient country. (Huq and Abrar 1999: 8)

Of course, donors have not been the only agenda setters within an intermestic context. NGOs were also realising their own needs for organisational survivability and strengthening (Siddiqui 1998), and started to gently criticise the effects of SAPs on the poor (though not necessarily analysing or opposing its basis (Wallace 1999: 20-21). As Huq and Abrar (1999) note, donors were trying to 'enlist' developing countries' support on the international fora by encouraging them to liberalise trade, devalue their currencies, cut back public spending, reduce state intervention and privatise key state functions (Wallace 1999) that were in line with the macroeconomic policies being promoted by the International Monetary Fund (IMF) and the World Bank (WB) at the time. Through NGOs' criticisms donors, particularly led by these two international financial institutions, found a way to humanise their capitalist policies through the decade of the 90s, bringing in growth-with-redistribution (capitalism with a human face) and poverty alleviation within the scope of their development thinking. But as Wallace rightly remarks the NGO sector has offered no serious challenge to or rejection to the neo-liberal model of economics (1999: 21); rather, it has played a part in entrenching the ideology further within the intermestic development policy framework, keeping in line with the macro agendas of development (Kothari and Minogue 2002).

As NGOs continued their criticisms over donor practice, they have received more and more money from official sources and have further been shaped by them (Wallace 1999: 21). Simultaneously, donors have also been influenced by the NGO sector. Continuous dialogue and exchange have been maintained between the two. Consequently, donors also began reflecting the NGO language in concerns about sustainability, the need for participation, focus on gender, and agreement on the need for special provisions for the poorest who were affected by SAPs (ibid.). Not only did NGOs shift from 'community development' approach to 'target group' oriented approach to 'participatory development', as Siddiqui (1998) notes, but donors' language had also shifted with progression in development thinking. Since the end of the 1990s, however, donors have once again started recognising the importance of the role of state in the development process, not so much as an implementer but more as an enabler and regulator (Wallace 1999: 21; see also White 1999, World Bank 2005, Thornton et al. 2005 and DfID 2006). The policy of 'rolling back the state' is being replaced with a focus on partnerships with the state; conditionality has given way to 'comprehensive development frameworks'

(CDFs); and emphasis is being placed on working with 'like-minded' donors to create a policy framework to be delivered by a range of institutional actors (Wallace 1999: 21) within the intermestic development circle.

4. NGO Legitimacy and Accountability: Redrawing of Boundaries between Donors, NGOs and the State

The prominence awarded to NGOs as implementers of the two dimensions of development policy (liberal democracy and capitalism) has led official agencies to channel increasing amounts of money to and through them (Edwards and Hulme 1996, Stiles 2002 and 2002a, Thornton et al. 2000 and 2005). Two major trends have been visible as a result: (i) the proportion of total bilateral aid channelled through NGOs has increased considerably; and (ii) more, significantly, individual NGOs have become more dependent on official aid, especially since voluntary income in many Northern countries has been flattening-out in recent years (Edwards and Hulme 1996: 962). This has not only led to the rapid growth of NGOs in numbers, particularly in South Asia, but it has been accompanied by an unprecedented expansion in size of individual NGOs, such as BRAC and Proshika[1] in Bangladesh, for instance. As Edwards and Hulme (1996) aptly remark, this trend in the growth of NGOs and their official funding is certainly not a new phenomenon but it does give rise to concerns about their accountability and legitimacy as 'autonomous' actors within the intermestic development circle.

There also seems to be an inherent conflict between the economic and political dimensions of donors' policy agenda. Cost-effective service provision by NGOs depends on standardised delivery systems and internal, often hierarchical, structures able to manage large amounts of external funding (Edwards and Hulme 1996: 965; see also Thornton et al. 2005). On the other hand, the qualities required to promote success in democratisation is very different (ibid.):

- independence from external interests;
- closeness to poor people;
- long time horizons for capacity-building; and
- a willingness to confront those in power.

It is therefore difficult to combine both roles in the same organisation (World Bank 2005), as the principles behind them contradict each other. It further raises the ambiguity of donors' own role within the intermestic development circle and their relationship with the state in particular. This anomaly can probably be best illustrated by the case of Gono Shahajjo Shangstha (popularly

[1] Although, Proshika being among the largest NGOs in Bangladesh has in more recent years had to scale back its service delivery programmes significantly, following a clampdown on donor funding due to government accusations against Proshika regarding financial irregularities, but more to the point for its political alignment with the main opposition party, the Awami League (World Bank 2005: 33; see also chapter 6).

known as GSS) – one of the most vocal conscientising NGOs of the 1990s – but also with the more recent case of Proshika. The latter is currently unfolding, so for the purpose of the current discussion I concentrate on the GSS case. This case also tackles the accountability and legitimacy question raised above.

Since its inception, GSS has been committed to conscientising the poor and assisting them to set up their own class-based organisation, with the eventual aim of contending for political power (Hashemi 1995: 105). GSS saw NGO credit-provision as an individualised attempt to promote economic welfare that effectively broke down 'class solidarity', maintaining the status quo among the rural elite and the poor. In early 1992 (a time when donors were also heavily promoting greater political participation from the masses through NGO funding), GSS felt that their membership in the district of Nilphamari (in North Bengal) was strong enough to challenge the prevailing power groups in local level elections (ibid.). GSS put up numerous candidates in five unions in the district of Nilphamari. Hashemi (1995) notes that two features of this action were unique: (i) GSS candidates (especially for the key post of chairman) were all from the poorest sections of the community (other NGOs had also at times put up candidates forward but generally they belonged to the better off sections of the peasantry i.e. people who would be socially acceptable); and (ii) GSS candidates ran on their organisational 'ticket' and made a major statement of the fact that they were candidates of 'the organisation of the poor'. What ensued has now become common knowledge in NGO literature on Bangladesh.

Local elections in the country tend to be spread over several days. In the first day of voting, in one union, GSS members won election to the office of chairman as well as the majority of the ordinary seats for members (Hashemi 1995: 106). The prevailing power groups saw this as a real threat to their long-standing domination. They could not accept having to report to a day-labourer as chairman. The dominant factions in all five unions (irrespective of their political affiliation) united together to wreak havoc in the district. GSS schools were burnt down, members (including women) were beaten up, and a house-to-house search was undertaken to confiscate all GSS books (ibid.). In the other four constituencies, elections were disrupted by armed thugs who ensured that GSS members could not reach the polling stations; as a result, their candidates lost the elections. The government administration sided with the local elites; the police refused to take actions against the armed thugs and instead filed charges against GSS members; and, the Deputy Commissioner of Nilphamari had this to say: 'all of us want to help the poor and provide charity for them. But when the poor get uppity and want to sit on the head of the rich, when they want to dominate, that cannot be allowed' (ibid.). He further accused GSS of 'organising the poor', which was 'tantamount to fomenting a revolution'; hence, he also filed charges against GSS fieldworkers, saying they belonged to underground revolutionary parties. The police conducted raids and arrested some GSS staff, whilst other GSS members left their villages and stayed in hiding for months (ibid.).

Such sporadic events in the early 90s raised questions within government; among donors; as well as, other sections of civil society, including certain NGOs within the intermestic development circle. It is noteworthy here that the particular GSS case is different to the case of the other social mobilisation NGOs noted in the previous chapter, where mainly Proshika, Nijera Kori and PRIP Trust attempted a nation-wide political mobilisation through a *Trinomul*-style (grassroots) organisation during the 1996 elections. The former was attempting changes at micro-level (in rural settings) and the latter attempted change from a more macro (national) perspective. But as we have seen neither have been successful in the long run. Moreover, it has had a negative impact on their poor beneficiaries in the longer term. GSS' services were suspended in 1999, but it has started operating once again on a very limited scale since 2004 after the High Court cleared it of all charges. Proshika is still facing severe cutbacks in its service provision sector due to government freezing its funds whilst the NGO and its leader are under investigation (World Bank 2005). Several reasons may be attributed to such participation failures, but one thing is clear, donors who at the beginning of the 1990s hailed NGOs for being vehicles of democratisation were certainly having second thoughts by the end of the decade and moved towards the sanitisation of such participatory methods employed by the NGO sector. Nevertheless, donor funds continued to pour in through the decade, as seen in table 1, and much of that fund has been funnelled through NGOs, particularly, the 'big' NGOs, as will be discussed in the next section. A large proportion of that money was mainly diverted towards microfinance activities that were taking over the development scene at the time. Economic benefits were not only superseding the political dimensions of development within the intermestic policy network, but they were now providing a more sanitised version of empowerment to the poor and, in particular, to women.

As Siddiqui insightfully explains, the easy availability of foreign resources with the expansion of the Grameen model came at a time when the initial ambitious goal of most NGOs about challenging the dominant economic and political structure was waning. NGOs such as Bangladesh Rural Advancement Committee (BRAC), Nijera Kori, Association for Social Advancement (ASA), Proshika Manobik Unnoyon Kendra (PMUK), Proshika Comilla and Gonoshasthya Kendro (GK) – some of the organisations who were at the forefront of such 'bottom-up' social transformation movements – came in direct collision with local power elites and to some extent with the state (Siddiqui 2002: 417). To this end, Hashemi and Hassan note that,

> NGOs' conscientizing activities led to collective actions against local injustices. Members mobilized against corrupt local government officials, against local landlords who forcibly took over land and against local elites which intimidated poor people. NGOs also organised against shrimp cultivators who were linked to the highest echelons of state power. NGO members even ran for local government elections. Such NGO participation in the transformation of local power structures was perceived by the state as a challenge to state power, subversive of institutional order. State reprisal was swift; violence, arrests and intimidation took place. There were threats of revoking NGO licences. (Hashemi and Hassan 1999: 126)

The authors continue to argue that the choice facing conscientising NGOs was basically twofold. If they wanted to carry on with their confrontation agenda they would lose state licensing and foreign funds; but if they wanted to continue receiving foreign funds (herein lies the ambiguity of donors' role within the intermestic circle) they could not expand their conscientising activities further.

GSS eventually went through a process of restructuring. The case in Nilphamari clearly demonstrated that the reaction of the government administration stemmed from GSS' challenge to the status quo, a situation that government functionaries depend on for containing rural unrest and for maintaining day-to-day governance. They saw in GSS a threat to the social and political order which provides them with the authority to govern (Hashemi 1995: 106). They also saw GSS as attempting to subvert the structure of power they were there to defend. GSS' functional literacy text (entitled 'The Book of Learning for the Poor') was banned and GSS was forced to move away from its strategy of confrontation (ibid.). Its new strategy involved working *with* 'civil society', pursuing the same pedagogical stance as taken by the rest of bourgeois society, rather than helping poor people to organise on their own (see interview with F. R. Mahmood Hassan, former founder-leader of GSS, in Rahi 1999). Its initial mission statement of 'class struggle' had been replaced by a more politically correct model of 'class harmony'; and, economic activities substituted its previous political activities (Hashemi 1995: 106; see also Hashemi and Hassan 1999 and Hashemi 1990). Currently, it is purely acting as a service delivery organisation (notably education). As noted by a recent World Bank report, NGOs in Bangladesh need to be more aware that their advocacy campaigns may compromise their service delivery activities, and multi-purpose NGOs (such as the GSSs and the Proshikas) that work in partnerships with government in delivering services will need to 'limit their advocacy activities to issues that do not directly challenge the State' (World Bank 2005: 35). It remains to be seen how Proshika, being one of the biggest NGOs in Bangladesh, will evolve in the coming years with its combined programmes of advocacy and service delivery.

NGO advocacy programmes may sometimes pose a threat to government. The NGO Bureau's (NAB) accusations against NGOs in the summer of 1992, for instance, were mostly predicated on the threat presented by their advocacy strategies, but other complaints put forward to Khaleda Zia's administration at the time also played a heavy role towards the ensuing decision to cancel ADAB's (the NGO umbrella body) registration. Khaleda Zia's administration, as noted in chapter six, was wary of NGOs because they had joined the 1990 democracy movement late in the day and were suspected of heavily colluding with the previous autocratic regime of General Ershad. Just prior to the NAB's report being handed to the government, the Prime Minister was also obliged to call upon a few of the more 'radical' NGO leaders into the secretariat to 'scold' them for signing a statement demanding the death sentence of Ghulam Azam, chief of Jamaat-i-Islami party, who was suspected of atrocities during the war of independence (Hashemi 1995: 107). They were warned not to be 'political'. But this political

stance took a more controversial turn in the 1996 general elections, when a number of NGOs directly campaigned from an Awami League platform. That year the BNP lost its seat to the Awami League. In 2001, the BNP were re-elected to power and the NGO controversy came to a head when the government accused namely Proshika officials of plotting with the main opposition party, the Awami League, to overthrow the democratically elected government in the spring of 2004. Proshika's President along with a number of other employees was arrested in May 2004 and is currently out on bail as legal processes continue (World Bank 2005: 33).

The NGO Affairs Bureau's relations with the NGO community have been of a mixed nature. This relationship took a turn in 1992 after the ADAB had made complaints to the then Prime Minister, Khaleda Zia, regarding the damning report submitted by the NAB. This report entitled 'NGOs Activities in Bangladesh' prepared by the Bureau officials, blasted NGO leaders in unequivocal terms (cited in Khan 2001: 222). The report portrayed NGO activities as debatable and controversial. It alleged that NGOs were involved in embezzlement, irregularities, corruption and anti-state activities such as publishing magazines with political content, participating in politics and local government elections, engaging in religious conversions and spreading fabricated anti-national propaganda abroad (see Khan 2001 and Hashemi 1995). The NAB also maintained that these activities were undertaken through donor funding and at their behest. The report further raised the issue that money thus collected was used for luxury cars, fat salaries and wealth accumulation (see Khan 2001 and Hashemi 1995). No doubt some of these accusations were exaggerated but Hashemi notes that the lavish lifestyles typified by NGOs are antithetical to the spirit of service that people in South Asia have historically associated with organisations working with the poor, hence, they are easy targets for such accusations (Hashemi 1995: 105). He also notes that if one compares the major NGOs in Bangladesh with their counterparts in India, striking differences emerge in the level of resources that are available to them (ibid.). Compared to their Bangladeshi counterparts, Indian NGOs seem more modest, down-to-earth and resource-scarce:

> This is symptomatic of the general abundance of foreign funds in Bangladesh. While it may be argued that four-wheel drive vehicles, motorbikes and computers are necessary for better performance, this has to be balanced by the search for low-cost alternatives so that some degree of self-reliance may be achieved, rather than constantly increasing dependence on donor-funding. (Hashemi 1995: 105)

But as the author emphasises such differences (real or imagined) are not the most important reason for the divergence in government-NGO relations; much more central is the issue of political participation (ibid.), as has been demonstrated through the cases of GSS and Proshika.

As illustrated in chapter six, NGOs have been explicit in foregoing the roles of political parties (note the case when the NGO community met the left political parties face-to-face in the early 1990s and reassured them that they would not take over their constituencies). But when NGOs analyse poverty in terms of structural causes and define their objectives in terms of structural

transformation, they are directly intervening within a political space, argues Hashemi (1995: 105). And in so doing development NGOs are clearly 'political'. This is usually acceptable to government if it involves providing inputs such as literacy, credit or employment, since these fall within the traditional (charitable or welfare) efforts of assisting the poor. However, when the poor are organised to articulate their demands, fight for their rights and struggle to change the structural basis of their subordination, as GSS had attempted, this directly challenges the status quo. Since government agencies perceive their responsibility as maintaining law and order in the prevailing structure, NGO activities directed at 'empowerment' can be seen as threatening and as I will reiterate in the sections to follow, NGOs themselves have been working within that structure and replicating it in many situations by acting as 'patrons' of last resort. To a government that strives to preserve the present (no matter how inequitable the system may be), such activities are akin to a political challenge which seeks to undermine the system itself (ibid.). It is at such a stage that the accountability of NGOs becomes questionable.

Since the 1990s, NGOs in Bangladesh have been defined by donors as being the vehicles for achieving 'good governance' and for the 'strengthening of civil society', as originally laid out by the New Policy Agenda. However, in any democracy the state is held accountable to civil society i.e. its organised citizens, but who are NGOs accountable to? As noted in the discussion so far NGOs are heavily funded by donors, as a result, they tend to be primarily accountable to them. A traditional African proverb says that '[i]f you have your hand in another man's pocket, you must move when he moves' (cited in Edwards and Hulme 1996: 967). Certainly NGOs in Bangladesh have achieved a great deal in terms of poverty reduction and development performance since their inception, but they remain donor-bound to a large extent. NGOs are not merely donor-dependent for their funding which is crucial to their existence, but also in terms of seeking assistance from donors to legitimise their activities (Hashemi 1995: 108). In the case of ADAB's registration being cancelled in 1992, the government revoked the order within a couple hours due to donor pressure.

NGOs tend to primarily seek donor assistance when they are in trouble: (i) when Gonoshasthya Kendra's (GK) leader was ousted from the ADAB chair during the 1990 democracy movement, he turned to donors for resolution, as he thought he was unfairly dismissed (communications between GK leader and European Commission office in Bangladesh confirm this); (ii) when women from Nijera Kori were involved in a violent conflict with shrimp cultivators in south Khulna, again it was donors they turned to (see Hashemi 1995); (iii) in the continuing struggle against so-called religious fundamentalism, NGOs actively seek donor intervention (ibid.) – these are only a few examples but there have been numerous other cases. More recently, donors rallied behind Proshika and questioned the validity of an audit report, prepared by the government accusing the NGO of 'serious financial irregularities', by contrasting it to the 'clean bill of health given by successive annual audits carried out by Price Waterhouse Coopers' (World Bank 2005: 33). This close-knit relationship between donors and NGOs in the

intermestic development circle, either advertently or inadvertently, leads the latter to promote western agendas of development rather than indigenous priorities (interview with Zillul Hye Razi, Trade Officer, EC Delegation, Dhaka, 2 July, 2003; see also Hashemi 1995). Note the shift in focus of GSS from 'conscientising the poor' to working to 'strengthen civil society'. Donors over the years have tended to fund those welfare organisations that have a western understanding of democracy and pluralism and ignore those that may seem of a 'fundamentalist' nature, even Islamic NGOs have been condemned as being fundamentalist or lining with the Jamaat party just for having employed members of the party or people affiliated to the party (interview with Islamic Relief UK staff, 10 August, 2005). These factors taken together are potentially 'crowding out' other processes of development that are more closely based on religious values, norms and practices indigenous to the people of Bangladesh.

Not only do NGOs promote western agendas within the intermestic development circle, but they run the risk of creating a parallel state. Clarke notes that the 1993 Human Development Report claims that:

> In Bangladesh, estranged from the state under the authoritarian regimes of Presidents Zia (1975-81) and Ershad (1982-90), NGOs developed autonomously to become a virtual parallel state capable of reaching 10-20% of the poor (i.e. roughly 13-26 million people). (cited in Clarke 1998: 45)

Although this is true to a certain degree, I have noted in the previous chapter that NGOs during the autocratic regimes of Zia and Ershad were co-opted by the state along with other sections of civil society. So they did not effectively develop autonomously as the report suggests, however, NGOs did substitute for the state in key aspects of the development process, particularly the provision of services. The accountability of a non-elected NGO when providing services to its beneficiaries/clients is very different to the formal relationships established between governments and citizens, giving rise to what Wood (1997 and 1994) has called a 'franchise state'. Whereas these tasks should have ideally been undertaken by elected officials, they have literally been overtaken by a parallel state without citizens. The sustainability factor of large scale service provision by NGOs has also been questioned. As Landell-Mills notes in this regard external funding should only be used as *supplementary* assistance by these organisations because if outside grants become absolutely indispensable, then, the 'sustainability' of the organisation becomes highly questionable (cited in Robinson 1995a: 76). Indeed, one of the larger NGOs (Proshika) is now questioning this from within, recognising the need to not only reduce dependence on donors but also increase reliance on resources locally mobilised.

Virtually all service-delivery NGOs operate on large subsidies from external donors, resources which are increasingly being denied to governments. Were ministries of health and education allowed access to resources on such a scale, it has been argued that over time they too would be able to provide services as cost-effectively (Edwards and Hulme 1995: 964). Indeed, the

widening gap between government and NGO resources makes state inefficiency a 'self-perpetuating reality' (Farrington and Lewis, cited in Edwards and Hulme 1995: 964). Razi comments that NGOs like BRAC and Proshika have such high levels of resources at their disposal that two to three government ministries put together may not attain such levels (interview with Zillul Hye Razi, Trade Officer, EC Delegation, Dhaka, 2 July, 2003). Given these realities, donors are now becoming more susceptible to funding NGOs directly and are diverting part of their funds to state-oriented policies once again, especially in the health and education sectors. The Health and Population Sector Programme (or HPSP) now renamed the Health, Nutrition and Population Sector Programme (HNPSP), for example, is a direct outcome of such moves. This is a government-led programme, which is acquiring development assistance from a large multi-national, World Bank-led donor consortium, and it has been deemed as one of the largest projects of its kind in the world. NGOs are also playing a role within this programme but increasingly as contractors and implementers. The World Bank report (2005) also noted that the government of Bangladesh has recently indicated its intention to collaborate further with NGOs, including by developing a 'Strategic Framework' for NGO contracting. Although, larger NGOs are becoming increasingly dominant in health (World Bank 2005: 22), it has also been noted that institutional linkages between government and NGOs has also led to their exclusion from the policy dialogue around such sector programmes (Thornton et al. 2005: 60 and 65). The discussion in this section attempted to illustrate how the boundary between donors, NGOs and the state is continuously being redrawn in the case of a country that is highly dependent on foreign aid.

5. NGO Sustainability and Microfinance

In being primarily dependent on and accountable to donors, NGOs lose their genuineness and authenticity (Edwards and Hulme 1996: 966). This has been recently reflected by one of the major NGOs in Bangladesh, Proshika, where its leader and executives have confirmed that any organisation that depends on donors cannot be authentic or '*ashol*', hence, NGOs have now come full circle within the intermestic policy network (communication with Joe Devine, University of Bath, October 2005), recognising the fact that they cannot be considered as indigenous organisations if they are so heavily dependent on external resources (one point of consideration could be relying more on locally mobilised funds, such as *zakah* and *sadaqah* i.e. Islamic charitable giving, not just from individuals but also from businesses, industries, etc.). NGOs' high level of funding through official donor agencies throws the question of 'legitimacy' into centre stage because if NGOs become more responsive to external concerns, substitute for government and yet are growing larger on the basis of foreign funding, they are automatically compromising their values and mission, as well as their relationships with the poor (see Devine 2003), their supporters and others through which they derive their right to intervene in development (Edwards and Hulme 1996: 966). As a result of these elements, as well as the recent shift in donor funds towards the state for welfare provision, NGOs are becoming weary of

their survivability (see Siddiqui 1998). This is where microfinance activities have started playing a huge role.

NGOs argue that in order to counter donor-dependency they need to rely more and more on self-financing methods, hence, providing micro-credit enables them to become 'genuine' indigenous players. This, however, brings them in direct conflict with an Islamic economic point – usury. From an Islamic point of view, it is forbidden to provide credit with interests, especially when it is non-mutually beneficial where the loanee suffers and the lender gains. Some would even argue that these NGOs are riding on the poor for their own organisational strength and survivability. This section will concentrate on one of the major economic activities provided by NGOs in Bangladesh, i.e. microfinance, and make observations about the anomalies that emerge from such provisions. This particular phenomenon has played some part in 'crowding out' other ideas and resource mobilisation methods within the intermestic development circle. Largely speaking, it is the economic power originating in microfinance activities that led to the expansion of particular NGOs in Bangladesh and turned them into strong political mobilisers at national level through the decade of the 90s. To that extent one can even argue that microfinance activities have played an indirect role in NGOs' fight against 'anti-fundamentalist' forces in the polity, which facilitated the drawing of a sharper line between the secularists and the Islamists in the mid to late 90s. This tension with NGOs may also have been a conscious effort by the rest of civil society (labour movements, businesses, professionals and Islamists) to undermine their legitimacy in relation to their donors, whilst the former were moving into grassroots politicisation.

Siddiqui notes that although NGOs provide services such as health care, family planning, legal aid, and non formal primary education, it is the provision of microfinance which has pulled them to international prominence (Siddiqui 2002: 418). As a result, NGOs grew in numbers, organisational membership and area coverage (ibid.). Donors only moved in once they had realised the potential of microfinance activities: an easily manageable and measurable economic activity (micro-credit is a good 'performance indicator' for NGOs); it is also a good source of sustainability (an important factor since donor funds have gradually been tapering over the years). The emergence of the Palli Karma Shahayak Foundation (PKSF), a credit wholeseller with a US $50 million grant from the World Bank, encouraged many new microfinance institutions (MFIs) to surface within smaller geographical territories (Zohir 2004 and Stiles 2002a). It is estimated that the NGO sector disbursed around Tk[2] 23.11 billion during 1998 and the Grameen Bank[3] (GB) disbursed another Tk 19.89 billion during the fiscal year 1997-98. The two together far exceeded the public sector agricultural credit of taka 16.43 billion

[2] One pound = approx. 135 takas (at December 2006 rates).

[3] While many MFIs are considered NGOs, the Grameen Bank is an exception and is registered as a development bank, outside the government sector.

during FY 1998 and an additional micro-credit disbursement of Tk 1.46 billion through various government agencies (Zohir 2004: 4111). Of the total credit disbursed in rural areas, about 70 per cent was by MFIs (NGOs and the Grameen Bank). Total cumulative disbursement of microfinance NGOs is estimated to have exceeded Tk 200 billion, while Grameen Bank's cumulative disbursement alone, as of February 2004, was Tk 194.85 billion (ibid.). Microfinance has had a huge impact on a handful of NGOs in Bangladesh which has led to an uneven growth in the sector as a whole.

Although there are in the region of 20,000 NGOs operating in Bangladesh, and of these over 2000 receive foreign funds, among them a mere 15 big NGOs receive 90 per cent of total donor assistance to NGOs (Thornton et al. 2005: 2). Among this group there were some major disparities, where only the top three NGOs – BRAC, PROSHIKA and ASA – shared 85 per cent of the pie, the bottom five among the 'big 11' only shared 5 per cent of the funds. In other words, the three biggest NGOs controlled over 72 per cent of total funds available to all NGOs in Bangladesh (Devine 2003: 4; see also Thornton et al. 2000). The role of donors has been very crucial in the whole process of encouraging NGO expansion and engineering the growth of a very small number of elite NGOs in their pursuit of 'scaling up' development operations and decrease NGO reliance on donor funds and thereby initiate a process that would secure financial sustainability (ibid.). But in the pursuit of such goals, donors have also tried to maintain maximum influence within the intermestic development circle, which means that in the vast majority of cases NGOs have responded to donor demand for sustainability through the introduction of strict micro-credit programmes (ibid: 5). A Credit and Development Forum (CDF) report concluded that the top five NGOs control 80 per cent of microfinance (The New Nation, 9 June 2003).

Table 2 below shows the combined expenditure of 11 'big NGOs' in Bangladesh. During a fifteen year period from 1989 to 2004, the combined expenditure of these NGOs increased from Tk 1.1 billion to Tk 23.85 billion. Microfinance lending showed the highest growth over the period increasing by 36 times in cash terms with a relatively steady rate of increase. Although, social mobilisation activities were being somewhat neglected throughout the 90s, due to the phenomenal rise in microfinance programmes and most NGOs foregoing their 'conscientising' strategies, this has been boosted in the last 6 years.

Table 2: Combined Expenditure of 11 Big NGOs

Expenditure	1989/1990		1994/1995		1998/1999		2003/2004	
	Taka (millions)	%	Taka (millions)	%	Taka (millions)	%	Taka (millions)	%
Social Mobilisation	122	11	321	8	696	6	3537	15
Social Services	360	33	1051	27	2486	22	3960	17
Economic: Microfinance Loan	317	29	1200	31	4279	38	11514	48
Economic: Technical Support	298	27	1326	34	3826	34	4837	20
Total	**1097**	**100**	**3898**	**100**	**11287**	**100**	**23849**	**100**

Source: Thornton et al. 2005

Simultaneously, table 3 shows the change in income generation for these major NGOs.

Table 3: Combined Income Sources of 11 Big NGOs

Income Source	1989/1990		1994/1995		1998/1999	
	Taka (millions)	%	Taka (millions)	%	Taka (millions)	%
Donor Grants	1,032	94	2,853	73	3,903	35
Service Charges, Bank Interests, Own Resources	48	5	640	16	3,510	31
Members Savings	5	0	111	3	1,328	12
Bank and Other Borrowings	12	1	294	8	2,546	22
Totals	**1,097**	**100**	**3,898**	**100**	**11,287**	**100**

Source: Thornton et al. 2000

The table illustrates that over the ten year period between 1989 to 1999 donor funds have increased almost fourfold, and this is in line with the strategy of supporting NGO expansion, but this has not been the NGOs primary source of income (Devine 2003 and Thornton et al. 2000). In fact, whilst donor funds accounted for 94% of all NGO income sources in 1989, by 1999 this decreased to 35%. The additional funds have been generated locally from a combination of capital funds from loans, members' savings and service charges. Thus, in 1999 revenue generated locally made up 65% of total NGO incomes in contrast to a mere 6% in 1989. Among these local sources, the most significant increase has been the contribution from service charges from credit loans, going up from 5% in 1989 to 31% in 1999. Micro-credit revenues have therefore been one of the largest income sources for the big NGOs, aside from donor grants.

This raises a vital question: how is the micro-credit revenue generated and who bears this burden? Siddiqui (2002) notes that some NGOs have charged interest whereas others have not in the initial years of credit provision. This automatic fee charge for the *use* of money, as noted at the beginning of this section, is known to be a 'usurious' act in Islamic economics, an act forbidden by God as laid out in the Qur'an. In an Islamic banking system, banks spread the risks from their borrowing and lending. In other words, they receive a share of the profit realised by their borrowers and, in turn, proportionate shares of these profits are then distributed to their depositors, and money can only be used for productive activities. This has not been the case with most of the 'big' NGOs providing micro-credit[4], though, there are variations among them. Over the years NGOs have started enhancing interest rates as part of their cost recovery or to become organisationally sustainable (Siddiqui 2002: 420). In fact, gradual rise in the interest rate at present has created a situation where NGO clients who are poor are paying a much higher interest on credit compared to the upper and middle class people who can access formal credit institutions (ibid.). So a section of NGOs are effectively charging much higher interest rates than private and commercial banks. Considering that Islam forbids usurious loans in general, whether to the poor or the rich, this is a rather unwelcome outcome regardless of the fact that the poor do not require collateral to obtain micro-credit. Moreover, it has also been acknowledged that micro-credit does not reach the poorest of the poor. Though the World Bank argues that charging higher rates of interest to certain poor groups help cross-subsidise poorest beneficiaries (World Bank 2005), this has proven to be negligible. The Bank is right in saying that the poor households' alternative to the NGO rates would be exorbitant rates from local moneylenders, more resources and research could go into Islamic economic financing to find fairer alternatives. Donors could certainly play a more pro-active role in this area.

Even if NGOs do not ask for collateral as commercial banks would, they tend to apply a heavy-handed approach (or peer pressure) to recover their payments. This is in clear breach of Islamic teachings (one of the five pillars of Islam is being charitable to the needy) where an element of compassion is required in dealing with those that are needy. Certain academics have also noted that in trying to become self-sufficient or reduce donor dependence, NGOs are relying on those who are meant to benefit most from them (Devine 2003, Stiles 2002 & 2002a and Siddiqui 2002). As Devine aptly remarks, this may not be such a bad outcome if it meant that the poor gained fuller ownership of the NGOs and produced greater and more sustainable gains for the poor (2003: 8). In other words, as it stands the NGO-member relationship in credit terms is non-mutually beneficial where the less powerful loses out in the long run.

A 1998 study by IOB (Netherlands Ministry of Foreign Affairs) made some calculations on interest rates charged by a number of NGOs to their members. A cash flow profile was

[4] These conventional NGOs tend to charge a fee for the mere use of money, although, their argument is that they are providing a door-to-door service to the poor and in order to sustain their activities, they are bound to charge such a fee. This is all the more challenging when risks incurred by the poor loanee is not always shared or spread, and as I will later show in the chapter, they are often heavily penalised for missing payments.

developed for each of the NGO programmes to compare the cost of borrowing. These cash profiles showed that there were differences between the nominal interest charged by some of the NGOs and their effective rates due to different loan disbursement and interest calculation mechanisms (Siddiqui 2002: 420). On the whole there are mainly three reasons for this difference, reproduced here from Siddiqui (2002):

1. Some NGOs calculate interest on the declining balance principle whilst others calculate it on the initial balance principle. Programmes that calculate interests on a declining balance are more transparent than those which calculate interest on initial balance. This means that programmes that calculate interest on initial balance are earning almost twice as much interest on their loans as they would if they would use the declining balance method. One should note that the declining balance method is standard practice in commercial banks around the world.
2. The difference between nominal and effective interest rates also depends on the state of liquidity of members' savings deposits. All NGO credit programmes require members to save a certain amount every week. Depending on how they are managed, savings deposits can either be liquid or illiquid. Savings are considered liquid if members can easily withdraw them. For instance, if a member cannot withdraw her savings when she needs them then the savings are considered illiquid. Some NGOs use members' savings in their revolving loan fund (RLF) and therefore cannot provide their members easy access to savings. NGOs usually provide an interest to members at commercial bank rate, whereas they earn higher interest by lending these savings to their members. This means there is a margin between interest earned and interest received, and this is what plays a crucial role in NGOs becoming self-reliant. However, it is not so much 'self'-reliance as reliance on the poor.
3. Some NGOs keep countervailing balances by withholding part of the loan at the time of disbursement. The withheld loan is deposited in the members' savings account and cannot be withdrawn until membership is ended. This can be considered as forced savings. Yet interest is charged on the entire amount of the loan, including the forced savings. From the borrower's perspective the forced savings reduce the loan size and increase the interest rate she is paying.

Table 4 shows stated interest rates and real interest rates of 10 NGOs of different size on first and fifth loan:

Table 4: Stated and Real Interest Rate Charged to NGO Members

Name of the NGO	Nominal Interest Rate (%)	IRR ON First Loan (%)	IRR on Fifth Loan (%)
ASA	12.5	24.5	31.5
BRAC	15	31.6	39.6
Caritas	12	12	12
CCDB	16	18.3	18.3
PROSHIKA	Livestock – 18 Small Business –18	18 31.7	18 -
RDRS	14	24.9	24.9
Shakti	20	18	21.3
CDA	20	22.3	22.3
Shawunnayan	15	30.2	NA
Seva	13	22.1	22.1

Source: IOB in Siddiqui 2002

As illustrated in the table, there is a significant gap between the real interest rate and stated interest rate of some of the NGOs. Among the big NGOs, it shows that stated interest rate of ASA is 12.5%, but internal rate of return calculation shows that it earns 24.5 per cent on its first loan and 31.5% on its fifth loan. BRAC officially charges 15% interest for loans other than housing (Siddiqui 2002: 421). Due to initial balance calculation, illiquid savings and method of keeping countervailing balance (5%) the internal rate of return to BRAC on the first loan is 31.6% and on the third loan is about 39.6% (ibid.). On the other hand, there is no difference between the stated and actual interest earned from CARITAS. CCDB[5] calculates interest on loans at 16% on declining interest and clients' savings are liquid. The internal rate of return of CCDB loans is 18.3%. There is a slight difference between the earned and stated interest rates due to rounding in for the simplification of declining balance calculation (ibid.: 422). The most common type of loan for PROSHIKA is livestock and agriculture, and it calculates its interest at 18% on a constant balance. Clients' savings are completely liquid. Hence, internal rate of return to the programme is the same. But internal rate of return from PROSHIKA's first business loan is 31.7%. In this case, interest is calculated at initial balance but the savings remain liquid.

[5] This is the Christian Commission for Development in Bangladesh (CCDB). Along with CARITAS, another Christian-based organisation, CCDB is among the 11 'big' NGOs reviewed by DfID Bangladesh in April 2000. RDRS, Rangpur Dinajpur Rural Services, is broadly funded by the Lutherian World Mission, another Christian-based organisation. Hence, a good proportion of even the indigenised 'big' NGOs have their roots in Christian missionary services. This gives us an idea of the Christian influence among the large NGO community.

ASA justifies its policy of charging higher rates of interest on grounds of attaining sustainability (Siddiqui 2002: 422; see also Sinha 2000 and World Bank 2005). BRAC argues that its credit operation involves door to door service and this has a higher cost of delivery than the normal banks. Unfortunately those who benefit from such a service have to pay more. However, NGO participation in development is rationalised on the basis that NGOs provide access to resources and other support services to those who have been left out by mainstream institutions (ibid.). Though this is highly debatable as will become clear later; the poor do not gain full ownership of their NGOs (Devine 2003) and in the long run the poor lose more than they benefit, thereby, reproducing poverty. Microfinance activities have also been proven to leave the hardcore poor out of the credit scheme (see chapter 8). The UK's Department for International Development report[6] on 'big NGOs' has further shown that NGO credit has made the rural poor maintain their livelihood but have not been able to create the impulse required to break the poverty threshold (Thornton et al. 2000). Thus, charging higher than standard interest rate calls into question the whole rationale of NGO service delivery. After all, it has more or less been accepted that NGOs need to work with the rural poor because they are disempowered.

NGO growth through the spread of microfinance has led them to compromise their values and mission. NGOs' drive for sustainability has fundamentally inverted their priorities where they have become inward looking, and anxious more about their own survival than about the long term security of their members (Devine 2003: 5). The initial mission for credit delivery to rural villagers was made such that they could avoid relying on 'usurious' loans from gangland-style money lenders for almost all their financial needs, whether it be to purchase seed and fertiliser or new implements, homes and schooling, weddings and dowries, and sometimes even food (Stiles 2002: 47). With interest rates topping 100 per cent per year, such loans pushed the borrowers into relations of abject dependence and increased poverty as moneylenders used thugs to repossess property and demand service in repayment (ibid.). So when the NGOs came up with a new form of credit that would benefit the poor with lower interest rates and no collateral, naturally the villagers had found a new but also 'better patron' that would offer a quality of relationship that was a real improvement on the traditional patron-client linkage (see Devine 2003). However, this new found relationship has become increasingly ambiguous where the issue of NGO sustainability is concerned. Devine notes that:

> Throughout the period when NGOs have looked to reinforce their expansion and growth via the introduction of strict credit regimes, a number of disconcerting observations about the relationship between NGOs and their members have come to the fore. These include statements about NGOs engaged in turf wars, NGOs purging members with poor repayment records, NGOs applying extreme pressure on loanees and threatening to take assets such as roofing materials as security on loans, NGOs pressuring staff to establish specified numbers of new credit groups within a given timeframe.

[6] A study undertaken by DfID Bangladesh in April 2000, in which I participated in the capacity of Research Assistant.

He elaborates;

> That these incidents have occurred as NGOs have changed the focus of their operations is no coincidence. Instead they can be seen as surface level signs of deeper changes occurring to the type and quality of relationship between NGOs and their members. (Devine 2003: 10-11)

A moment that captures the change in NGO-member relationship is well-documented by Devine's 1997 fieldwork where he engaged with NGO staff and members regarding an incident, which had widespread national press coverage, where a number of loanees failed to make repayments leading to the concerned NGO calling on the local police and arresting the defaulters. Unfortunately, on the way to the police station the vehicle was involved in an accident and some of the defaulters died. This naturally raised anger among the rural villagers and a protest had ignited, which led to the eventual destruction of the NGO office. Although, members of another NGO in the village recognised that what the poor did to the NGO property was wrong, one member said;

> If our NGO here tried to put that kind of pressure on us to repay loans, I am sure many of us would do the same. NGOs are not supposed to be banks or touts and yet most of them are only interested in collecting money and giving out loans. They are becoming worse than banks or touts. When that happens, poor people won't care about the NGO and will start leaving the *samities* [small NGO groups] because they are looking for something else besides loans. (Devine 2003: 13)

This rather heavy-handed approach to payment collection has aroused concerns among many intellectuals in Bangladesh that NGOs have come to resemble 'feudal *zamindars* (landlords)' more than modern development agencies, says Stiles (2002a: 839; see also Khan 2001 and Hashmi 2000; interview with Bangladeshi lawyer, Dhaka, August 2003). Stiles argues that even after twenty years, few borrowers have been able to move out of poverty, although a growing number of women have become active in local politics. It is with this latter outcome in mind that I would like to move onto the next section, where I look more closely at the impact microfinance has had on women's empowerment, as well as strengthening NGO advocacy and pedagogy.

6. Women's Empowerment, NGO Advocacy and Pedagogy

It was noted in the previous chapter that once the Western aid community discovered 'women' as a potential target in development, both the state and eventually NGOs began capitalising on the opportunities that arose from such a discovery (see White 1992). Most NGOs that initially did not have any gender bias in their programming started espousing the 'women's issues' to obtain greater funds from the donors (Hashmi 2000: 152). With the advent of microfinance in the development scene proving to be a very viable economic project for reasons mentioned above (good performance indicator and sustainability measure for NGOs), targeting mainly

women in the provision of micro-credit also covered the gender inequality issue. To this end, the World Bank clearly thought that the 'scaling up' of NGO-based micro-credit programmes is fully warranted within the context of a *comprehensive* poverty alleviation strategy (World Bank, cited in Ahmad 2001: 12, *emphasis added*). But how comprehensive has this strategy actually been considering that cultural impacts of the deeper (social) structures (see Wood 2000) are often ignored during such programmatic formulation? Studies on microfinance (Newaz 2003, Kabeer 1998 and Hashemi et al. 1996) have suggested that some women do undoubtedly benefit substantially from such programmes, increasing their incomes, which in turn increases their bargaining power in the household as well as their status within the community. Newaz's (2003) study has clearly found that through gaining access to credit, women in Bangladesh's rural settings have moved from a marginal position to one of 'greater centrality' within the household and the community. The fieldworkers in her study have also confirmed that women are making better use of loan money than the men do and this in turn has raised women's assertiveness, increased their mobility and participation in both household and community bargaining (Newaz 2003: 142; see also Khan 2001 and Thornton et al. 2000).

As underlined in chapter six, as well as the previous sections, the growth of microfinance came at a time when:

- Bangladesh moved from a decade and a half of autocratic rule (1975-1990) to democratic government and its nascent democracy was showing noticeable deficits in multiparty elections in 1991: violence at the polling centres, political/administrative manipulation of official counting of votes by the ruling party, and the use of black money in buying votes (Ahmed 2000). All these factors led to the 'exclusion' of the landless poor, women and the minority ethnic groups from effectively raising their voice in political decision-making both at the local and national levels;
- The New Policy Agenda (NPA) was in place and donors were heavily emphasising governance issues in order to fulfil their growth-with-distribution oriented policies since their original growth-oriented structural adjustment programmes (SAPs) had failed in many developing countries. Through the NPA, NGOs were defined as being the vehicles for achieving 'good governance' and 'strengthening civil society';
- NGOs were being recruited as the mobilisers of political participation, especially for those who tended to be excluded from the process (landless poor, women and minority ethnic groups), due to political parties failing to provide such support to the disempowered. NGOs emerged as deliverers of electoral advocacy, voters' education, and took on the role of election monitoring and training of elected representatives (Khan and Kabir 2002).

Hence, even though few borrowers have been able to move out of poverty, a growing number of women have become active in local politics (see Stiles 2002 and 2002a). Microfinance had in

fact tamed NGOs' previous radical objective of empowering the poor through their conscientising programmes, but as NGOs grew stronger and bigger as a direct result of microfinance activities, they began taking on the pedagogical role of educating the poor directly through these mobilisation programmes (effectively becoming a 'voice *for* the poor').

On the one hand, this form of mediation and advocacy at national as well as local level has created certain positive moves for women, but it has failed to tackle the deeper cultural and structural inequalities that remain between men and women within Bangladeshi society. Khan and Kabir, for instance, note that the voter turnout in the 1996 election, when NGOs involvement in national level politics was at its peak, has been documented to be as high as 74 per cent. This was made possible due to the voter mobilisation programmes, particularly for women, taken up by the NGOs (Khan and Kabir 2002: 185). In fact, it had created the opportunity for 44,000 women to contest in the local government elections (Union Parishad or Union Council) in 1997, and some 14,000 women were elected to the reserved seats (ibid.: 186). Members of NGOs (for instance, GSS and SAMATA) have also been elected at the local government in 1997 (ibid.; see also Devine 1999 and Hashemi 1995). Though NGOs played a part in bringing women into 'greater centrality' within a political space, they have not managed to change the cultural and structural inequities that persist in a heavily patriarchal society. In certain cases they have come in direct confrontation with local power elites (Hashmi 2000).

It has been widely reported in the print media as well as Amnesty International reports how *mullahs* (religious leaders) prevented women in a locality in Feni district from exercising their right to vote (Hashmi 2000: 114; see also Khan and Kabir 2002). However, Hashmi explains that the *fatwa* (religious decree) barring women from voting is an isolated case and the *fatwa* was not dispensed during the decade of the 1990s when the NGO community effectively raised its head to confront *fatwa*-dispensing *mullahs* (see chapter 6). In accordance with the *fatwa* of one local *pir sahib* (spiritual leader), the late Alhaj Maulana Muhammad Ismail, who in the 1960s felt that 'women should not go to the polling stations for voting as this adversely affects the institution of *purdah*', many women continued to refrain from voting at Mohamaya Union Council in the Chhagolnayya thana in the district of Feni upto 1994 (Hashmi 2000: 114). Reportedly, Maulana Muzammil Haq, principal of a local *madrassah* (religious school) and son of the late *pir sahib*, is said to have influenced all candidates from the locality in such a manner that they all agreed not to bring any female voters to the local polling stations to cast their votes, for the sake of *purdah* (ibid.). Following the *fatwa*, women voters did not cast their votes in the Union Parishad (UP) elections of 1994. This did not go unchallenged as one female voter filed a petition in the High Court charging that female voters had been intimidated by the *fatwa* and consequently the High Court directed the UP Chairman to show cause why the election should not be declared void (ibid.: 115).

It is noteworthy that although the number of such incidents involving *mullahs* and village elders forcing female voters not to cast their votes in local elections is very small, almost all the major newspapers representing the so-called liberal democrats and secular groups gave them wide coverage (Hashmi 2000: 115). As a result, even Amnesty International in its reports reproduced the reported incidents of women being barred from voting. The newspaper reports far from being objective, only reflected the viewpoint of the leading opposition party, the Awami League, and aimed at maligning the ruling Bangladesh Nationalist Party (BNP), by portraying it as the protector of 'pro-Pakistani' obscurantist forces or the so-called Islamic fundamentalists of Bangladesh (ibid.). As noted in chapter six, it was during this time (mid-1994) that the controversial feminist writer, Taslima Nasreen, was expelled from Bangladesh and the Islamic and secular forces were sharply polarised on this issue. I agree with Hashmi when he says that the subsequent reports narrating the *mullahs*' and village elders' attacks on NGOs and the Grameen Bank should also be taken with a pinch of salt, because almost all the newspapers (and it was also a time when the NGO umbrella organisation, ADAB, waged rising links with the 'secular' print media[7]) which had been publishing such news items garnished them with 'exaggerations and sensationalism' (ibid.). These confrontations amount to what Willem van Schendel (1991) termed conflict between different groups of 'surplus-takers', which is inherent in the rural structure of the region, where NGO-sponsored groups have emerged as the new opposition to the traditional rural elite (Hashmi 2000). And as Hashmi observes in the meantime poor Bangladeshi women, 'especially those working for NGOs ...and the Grameen Bank, will continue to suffer, not as victims of *fatwas* but as underpaid wage labourers [e.g. women making handicrafts etc. for NGO outlets] and recipients of micro-credit at exorbitantly high interest rates albeit in the name of 'empowerment of the poor women'' (ibid.: 133). Herein lies a double-standard.

As Saira Rahman Khan explains many NGOs have focused much of their attention on women because they suffer from social discrimination, violence, exploitation and are classified as the 'poorest of the poor', but another reason for this focus is based on the idea that women will not abuse the facilities given to them and are more likely than men to repay any credit received (Khan 2001: 224). She continues to say that there are many questions involving the modus operandi of credit-giving NGOs and the institutions, especially the large ones (ibid.). Both Khan (2001) and Hashmi (2000) underline the results of micro-level empirical studies of the Grameen Bank (this is not just an illustration of the Grameen alone, such outcomes have been observed with other 'big' NGOs who tend to follow the Grameen model), which raises several points of concern regarding the targeting of women through microfinance. They argue that these studies have shown that most credit borrowed by women is often used by men. Women are preferred because of their shyness and passivity and are most likely to keep up with loan repayments for the sake of their honour or *izzat*. Coercion is used to collect loan repayment, and in some cases women's possessions may be sold to accomplish this (Hashmi, cited in Khan 2001).

[7] Personal communication with Proshika staff in 2003.

NGOs are therefore reinforcing the traditional notions of poor, rural women as 'conservative, passive, submissive and gently persuasive' (Khan 2001) instead of questioning the root cause of such cultural 'submissiveness', but in a society that remains highly patriarchal, such a change is still a far sight. This sort of 'submissiveness' can also be observed in women fieldworkers or NGO female staff within organisational contexts[8].

Extensive studies of the so-called group meetings have shown that from initially being set up as '*samity* meetings' – and these groups are mostly women's groups, where women get a chance to relate to each other through various engagements in the realm of the economic, social and political domains, and where social intermediation create for them a network of sharing and communicating information (such as health and hygiene issues, social and economic issues) – they have principally been transformed into 'collection meetings', where both members and local staff refer to them as such (see Devine 2003, Stiles 2002 and 2002a, Hashemi 1990). In fact, subsequent loan repayments often become an increasing burden on the women. One Aleya, a poor village woman, who borrowed 3,500 takas to buy a cow which stopped lactating after six months, left her owing 1,700 takas to the Grameen Bank. The cow could not be sold due to bank rules stating that the loan must be repaid before any sale can proceed. Aleya was forced to work in the houses of wealthier villagers, cut down on the family's food intake and put everyone, including her seven-year-old daughter, to work in order to repay her debt-instalments (Bornstein 1996: 149-151). Khan also notes that in many cases when loans are given, a large part of it is used to meet immediate household expenses. Once that is fulfilled, the capital expires within a matter of weeks, leaving the loanee with two options: (i) borrow from the village moneylender to repay the loan; or (ii) take out another loan in the guise of using it for another project in order to repay the instalments. Many of these women may end up spending their entire lifetime repaying their loans[9] (Khan 2001: 232).

I noted that the rise in microfinance activities among NGOs have effectively raised their national political 'voice' and as a result women are now sharing an active political space but once again anomalies also emerge in such situations, where women are only represented in Union Parishads or Councils as tokens rather than full-fledged active political members. It has been observed that most of the women that are making positive changes for their wards tend to come from less poor sections of society. As highlighted earlier, through the GSS case, when the ultra poor manage to be elected through their NGO ticket, they are often seen as a challenge to the prevailing social norm. A baseline survey[10] on Union Parishads (UP) in the *char* (riverine) areas

[8] I have observed this in many different situations whilst working in Bangladesh within the intermestic development circle.

[9] See Khan (2001) for examples of women that are heavily in debt with the Grameen Bank.

[10] A study undertaken for DfID in 2001, by Nandi and I, where we visited UP members, villagers, local authorities, NGOs and their beneficiaries in 3 districts (3 UPs were covered per district) of northwest Bangladesh to find the links local people had with their UPs and how this linked at national level. As well

of Bangladesh has led Nandi and I to conclude that in a great majority of cases women UP members are not only ignored but they are in fact 'submissive' when it comes to serious decision-making in local politics (Mesbahuddin and Nandi 2001). Only women from the better off section of the peasantry, who were 'socially acceptable' and had wider family support (through husband, extended family and also links with local power elites, politicians etc.), as well as a certain level of education, were able to better 'voice' their opinions. By and large, we found that male members were always given priority in the local decision-making process, and the Chairman (only in one case did we find a Chairwoman and she was in fact suspended from her post!) tended to have access to the biggest share of the budget in order to secure votes within his constituencies. It was clear from the study that very little or no institutional support to train these women were in place (ibid.).

This section has shown that the gender issue is actually a metaphor for political contestation across the 'moderate', 'extremist' and 'secular' debates in the development process. The discourse on the persecution of Bangladeshi women in the name of Islam not only exposes the feud between the 'liberal-secular' and 'Islam-oriented' groups, respectively represented by the Awami League and BNP, but 'it also highlights how the new world order of the post-Cold War era has emerged as the champion of 'human rights' and 'women's rights' (if not feminism), especially in Muslim countries. Consequently while 'human rights/women's rights in danger' and 'Islam in danger' have become the popular slogans of the rival groups (both globally, and locally in the context of Bangladesh, for example), both women and Islam have emerged as the new scapegoats of the post-modern' era' (Hashmi 2000: 130).

Conclusion

In this chapter I attempted to analyse the 'crowding out' processes that exist within the development policy network in the context of Bangladesh, honing in on the intermestic development circle. I have mainly looked at the dynamics prevailing between three main agents within this circle i.e. the conventional NGOs, the western donor community and the state. At different times different factors, both domestic and international, have reshaped their boundaries in the process of development. Donors, heavily relying on neo-liberal views of this process, tend to broadly support a two-pronged policy based on liberal democracy and economic liberalism. Through these strategies they have come to recognise NGOs as deliverers of both economic welfare through primarily economic activities, such as microfinance provision, and 'good governance' through political participation of the masses. Heavy donor funding towards a handful of NGOs for delivering these economic and political policy strategies has brought them in direct conflict with local and national power elites, adding to existing patterns of political contestation not only between civil society and the state but also within civil society itself.

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as taking focus group discussions with male and female UP members together, we also undertook separate sessions with female members only.

As *ideas* and *resources* come to be dominated by one section of the Bangladeshi civil society through donor promotion of NGOs, it potentially acts as a barrier to the very pluralism and diversity of opinions and approaches that are required for the growth of a healthy civil society (Edwards and Hulme 1996). Although, donors and NGOs are heavily interdependent, the debates about poverty reduction are primarily set by donors (Kothari and Hulme 2004) within the intermestic development circle, as they are the ones who decide which activities will have a good return on their investment. However, donors are also dependent on NGOs to generate new ideas, as the case of microfinance has shown in the context of Bangladesh. Micro-credit was a local discovery through namely the leader of the Grameen Bank. Once donors had realised this economic activity had potential in terms of bringing women into greater centrality as well as provide organisational sustainability for NGOs, a huge amount of money was directed towards the NGO sector, but more particularly towards a selected number of NGOs who managed to grow very large. It can be said therefore that the dual impact of microfinance popularity and donors realisation of NGOs' potential in terms of 'civil society strengthening' for achieving their 'good governance' agenda has potentially led to a sharper line being drawn between the secularists and the Islamists in Bangladesh. Certain NGOs' over-politicisation has once again led the leading donors in Bangladesh to rethink their policy strategies, and revert to supporting the state, particularly in terms of service delivery programmes, such as health and education.

Whilst some of the bigger local NGOs have attained some level of sustainability through microfinance provision, which has reduced their donor dependence, over the years they have become more reliant on their poor beneficiaries through the charge of exorbitant interest rates. This has been noted to be unfair on several counts. It is unfair from an Islamic economic point where the lender charges the poor beneficiary for the *use* of money with no immediate productive gain. In an Islamic financing system, both the lender and the loanee would share the risks, and money would only be used for productive purposes, thus, avoiding a debt burden on the poor. It was noted that some women may end up spending their entire lifetime repaying their loans (Khan 2001). Western academics (Devine 2003 and Dichter 1997) have also recorded the inequity prevailing in such resource mobilisation methods that attempt at NGO sustainability and survivability (Siddiqui 1998), where in the longer term NGOs gain at the expense of their poor beneficiaries. Although, microfinance has brought women into greater centrality both within the economic (Newaz 2003) and political processes, it has potentially thwarted the possibility of achieving development through more indigenous, faith-based forms of resource mobilisation. It seems that both women and Islam have become the 'new scapegoats' of the post-modern era. Far too much agency has been gained by NGOs within the intermestic circle through donor support, particularly in terms of welfare provision and 'civil society strengthening'. Islamic means could potentially redress the balance.

CHAPTER EIGHT

RELIGION IN DEVELOPMENT: THE POTENTIALITY OF AN ISLAMIC WELFARE DEVELOPMENT SYSTEM

Introduction

A common assumption in development theory has been that modernisation weakens religious tradition as it fosters the process of secularisation (Esposito 1980; see also Ragab 1980, Goulet 1980 and Wilber and Jameson 1980). This was the 'traditional' way to development understanding. More recently, this view has been changing albeit at snail-pace progress. Both multilateral and bilateral actors in the intermestic development circle are recognising the impact religion has over the development process. The slow change in thinking and attitude is mainly due to a realisation that 'modernisation' does not in fact weaken religious tradition, hence, donors' more recent attempts in trying to tap into faith-based organisations (FBOs) to widen their development strategies. Contrary to popular belief, religion in certain cases can act as a catalyst for progress. In many Muslim countries, it is often the young university educated Muslims who are using their newly acquired knowledge and skills to develop Islamic responses to political and social problems, as well as organising movements to implement them (Esposito 1980 and 2000; see also Hefner 2005). Beyond that, religion in Islam when understood as a way of life allows for new ways of thinking about modernism. Islam is at one tradition and modernity and it is compatible with certain aspects of secularisation. The 'anti-fundamentalist' perspective echoed within the intermestic development circle and certain groups of civil society actors in Bangladesh thwarts such an understanding of Islam and continues to relate it to a process of 'backwardness'. Islam is progressive because it has room for context-specific changes through the process of *ijtihad* or creative reinterpretation. This process is certainly being increasingly explored by the educated Muslim middle classes in the country. Like Talal Asad, I also believe there is a need for acknowledging the complexities embedded in the notion of 'religious agency'. This highlights the need for analyzing the subtle and dynamic ways that 'intention', 'action', and 'ownership of the action' are brought together in 'religious life' (Asad 2006, forthcoming) among a people of Bangladesh.

In Bangladesh, as in other Muslim countries, Islamic tradition has always been central to the life of most of its inhabitants, albeit in different ways among different classes and groups of people. Generally speaking, popular Islam has been more commonly found in rural Bangladesh whereas orthodoxy or modernist Islam is more likely to be found in urban areas (Banu 1988; see also Abecassis 1990). In that sense 'Islamic revivalism' or 'resurgent' Islam may not be an appropriate term to use here. As illustrated in previous chapters, the state has sought to use Islamic piety for its own purposes, and different oppositional groups have reinterpreted it for theirs. The discursive tradition has enabled various responses to changing perceptions of threat and reassurance both within the nation-state and beyond (Asad 2006, forthcoming). In this context, I disagree with William Ryan (1997) and others (Huntington 1996, for instance) when they claim that the most visible sign of resurgent spiritualities is 'Islamic fundamentalism'. As I have made clear elsewhere, the word fundamentalism is a misnomer in the description of Islamic revivalism (see Kepel 1994). The Western derivation of the word is riddled with negative connotations. This negativity has also been reflected at local level by one of the leading political

parties in Bangladesh, the Awami League, and certain left-leaning forces who tend to tarnish the image of the country by forcing the 'anti-fundamentalist' issue forward. To add fuel to the fire, a number of prominent NGO activists from within the intermestic development circle also play an active role in manipulating these political currents. This conjures up images of rigidity, dogmatism and intolerance, and as Ryan correctly declares, 'Western, especially American policy analysts, often make Islam 'enemy number one' – the successor of Communism' (Ryan 1997: 82; see also Huntington 1996). The local political forces play directly into the hands of such foreign policy analysts, creating a self-perpetuating crisis for the nation as a whole.

The chapter is split into six sections. Section one analyses the lack of 'culture and religion' in the current neo-liberal development framework. There is a wide gap between the rhetoric purported by multilateral and bilateral players within the intermestic development circle and their actual action. It argues that neo-liberal ideologies have been plaguing the development agenda of the twenty-first century (Kothari and Minogue 2002), continually promoting issues of economic growth whilst ignoring value-based issues. This has led to the crowding out of ideas within the intermestic space, where secular ideals have generally been favoured. Yet religious systems also provide choice and freedom through a value-rationality. Without morality and ethicality in the development discourse, the process of progress is stunted. Development is not solely about creating 'rights' but it is also about taking 'responsibilities'. Section two discusses the embedded nature of belief systems in the context of Bangladesh. Despite the ignorance of religion in development, the fact remains that religious beliefs are a prime source of guidance and support among the materially poorest in the country. Development policies in many poor countries, such as that of Bangladesh, fail because they are based on models which are inconsistent with the culture and values of the people (Iqbal and Ahmed 2005). This often leads to tensions between local realities and those imposed from above or indeed outside (Goulet 1980). The section further untangles the notion that religion as a social institution is seen as an 'impediment' or a 'hindrance' to development (Marshall 2005), rather it adds value to its process by bringing in a value-rationality based on equity and justice (*adl*), which further provides a utilitarian function in welfare terms.

To prove this last point, section three takes a major aspect from within contemporary development strategy – 'sustainable development' – and shows its compatibility with an Islamic economic paradigm. It uses Munawar Iqbal's (2005) analysis as a backdrop to illustrate how sustainable development, a value-loaded strategy, allows greater room for equity and justice to act as pivotal elements in the regulation of states and markets (whether developing or developed). As an evolving concept within secular views of development, sustainable development has expanded from a purely environmental issue to a vision for humanity and beyond. The change in development philosophy has effectively changed the neo-classical economic paradigm in the direction of the Islamic economic paradigm, notes Iqbal, but the policies emerging from it unfortunately have not reached the logical conclusions derived from its

basic principles. In other words, market-based values continue to dominate the development scene, ignoring basic principles of distributional justice entrenched in the Islamic economic system. The Islamic welfare system can take different form, either formal or informal, and can rely on the state, market or community, or the wider family society or *mujtama'al-ahli*. Sections five and six will look more closely at the different means of attaining welfare in an Islamic system, but before that section four briefly revisits the discussion on welfare regimes described by Gough and Wood et al. (2004), as it conceptualises the utilitarian potentials of an Islamic welfare system more concretely. They set up a path-dependent framework allowing me to put forward a *Gesellschaft* argument based on a *Gemeinschaft* setting of associational life.

Sections five and six look into the early evolution of an Islamic welfare system in Bangladesh. The 'welfare regime' framework paves the way for a more nuanced discussion regarding welfare provision because it neither gives precedence to state, market or community but finds a middle way in regulating the effects of capitalism to achieve more equitable social objectives. In terms of development and poverty alleviation within the neo-liberal framework, this has been represented by the introduction of microfinance activities – a way of restructuring the banking system to benefit the poor. Most of the conventional NGOs have relied heavily on such activities but not always putting beneficiaries' needs first (Wood and Sharif 1997, Dichter 1997, Siddiqui 1998 and Devine 2003). Section five takes a look at the more formal side of the Islamic welfare system, where Islamic NGOs and banks are making attempts to redress some of that imbalance through new methods of lending but it is highlighted that they are also failing in reaching the 'poorest of the poor' in Bangladesh. This has to be tempered with the fact that Islamic NGOs and banks have only appeared onto the microfinance scene from the mid-90s onwards. Many Islamic economic scholars argue that locally mobilised resources through charitable giving, such as *zakah* and *sadaqah*, may go some way in rectifying the failure of reducing poverty among the poorest. Section six illustrates the more informal and scattered nature of charitable provisions of welfare through *zakah* and beyond, identifying that such Islamic means are often the last resort that provide social protection for the poor, particularly the most vulnerable, but because of their Islamic nature, they are generally ignored or unnoticed by donors who are the shapers of development debates (Kothari and Hulme 2004) in Bangladesh's intermestic circle. New methods, such as the PARSHI model, are attempting to find ways of institutionalising such informal charitable means.

1. Neo-Liberal Development Framework: A Lack of Culture and Religion

Ryan (1997 and 1995) raises some very valid points regarding the current phase of development. He underlines that the current development strategies tend to ignore and sometimes undermine cultural values that are essential to human well-being (see also Verhelst

with Tyndale[1] 2002, Sen 1999 and 1985, Appadurai 2001, Rao and Walton 2004). More importantly, he recognises the need to integrate human values and belief systems into the modern economic development paradigm. Many international documents[2] talk about the ideal of diversity of cultures but in practice even well-intentioned economists still see the ideal as integrating local cultural values into their own western growth model (Kothari and Minogue 2002). Kothari and Minogue (2002), for instance, argue that the World Bank and other major players in the development industry may 'appear' to accommodate different views but effectively they support a development process that is unidirectional, actively supporting a particular, capitalist-friendly, neoliberal version. They note that,

> The present development agenda is very much the practical agenda set out in the programmes of major multilateral and bilateral aid donors. Few of the issues on this agenda could be said to be entirely new: economic growth, poverty reduction, the reform of trade regimes, the reduction of international debt, decentralization, democratization, social development and environmental issues have been standard priorities for at least three decades. (Kothari & Minogue 2002: 2)

More recent priorities, such as good governance, privatisation and economic transition, owe more to the political collapse of socialism than to clearly thought out intellectual perspectives (ibid.).

The mainstream and powerful development ideology remains within the framework of neoclassical economics, where market is given predominance. I agree with Kothari and Minogue that 'neoliberalism' is simply a reformulation of modernisation theory even if the two advocate different roles for the state and the market, and the relationship between them. Despite widespread development failures and sustained critique, the principles of modernisation theory and neoclassical economics have remained intact (Kothari & Minogue 2002: 7). The current development theory dominating poorer countries like Bangladesh are a combination of these theories, and the basic notions of progress that underlie them still endure. As a result, it is the secularists who tend to have a 'greater' voice in-country within the policy arena as they tend to promote the western variants of development. This strengthens the intermestic development circle further, turning it into a closed club where proponents of Islamic ideas and values have a 'smaller' voice. This – together with a lack of an equivalent financial support from external agents – places the Islamic-minded in Bangladesh in a weaker position. With the advent of 9/11, for instance, a number of Islamic NGOs operating in Bangladesh have been

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[1] Like Ryan, these authors also argue that the development process has for far too long given priority to economic growth, where this has been 'embedded' in an understanding of knowledge that gives importance to technology and science; giving rise to a dualistic worldview which separates the material from the spiritual (Verhelst with Tyndale 2002: 2).

[2] See, for instance, Human Development Report 2004 *Cultural Liberty in Today's Diverse World*; World Bank (2000) *Voices of the Poor: Can Anyone Hear Us?*; World Bank (2000) *Voices of the Poor: Crying Out for Change*; UNESCO (1995) *Our Creative Diversity, Report of the World Commission on Culture and Development.*

facing acute financial crisis owing to a sharp decline in the flow of funds from external donors. Funds in some cases have been withheld or suspended. In a recent study on religious NGOs in Bangladesh, Ahmad found that Islamic NGOs suffered the most in terms of fund release and were the most heavily policed by government, due to international pressure on a predominantly Muslim country, for fear of harbouring terrorist activities (2004: 11). The leader of the Association of Muslim Welfare Agencies of Bangladesh (AMWAB) also noted such a bias in an online news article (matamat.com, 12 November 2003).

Kothari and Minogue (2002) basically contend that even the current alternatives of popular and people-centred development, such as gender and development, participatory development and sustainable development that appear in the development discourse have not remained alternatives for long but have been co-opted within mainstream policies, where few alternatives remain. Radical alternatives have been emasculated, rendering them increasingly less radical and more accommodationist (Simon and Narman, cited in Kothari and Minogue 2002: 9; see also Bebbington & Bebbington 2001). This form of emasculation is occurring within the realms of religion and development too. Religion certainly has a public role to play (Casanova 1994), as illustrated throughout this study, and its current 'resurgence' is definitely pointing in that direction (Alkire 2004, Esposito 2000, Huntington 1996, Ryan 1995 and Kepel 1994). Nevertheless, it remains an uphill struggle for religion to be regarded as axiomatic in the design of a dominant development framework. Religion has for long remained in the annals of the private sphere and has undergone processes of emasculation, making it a weak and powerless alternative. When observing the workings of the intermestic development circle, it certainly seems that the 'big' conventional NGOs[3], which include both secular and Christian organisations, with their powerful multilateral and bilateral donor backup are so deeply entrenched in the structure of Bangladesh that little space seem to be left for the more Islamic-minded civil society actors. The Western imperial argument is certainly part of the equation - western propaganda and western support of conventional institutions (see Francis 2002 and Davis & McGregor 2000) are affecting the progress of alternative modes - but many contemporary Islamic thinkers in Bangladesh also feel there is a lack of research and leadership from within Muslim countries, hence, the slow progress (communications with Shah Abdul Hannan, November 2005).

[3] One must note here that many of these secular NGOs had their roots in Christian missionary-based activities and funding to start with. Ryan (1997) notes in his study that many of his Muslim interviewees argued that even within the current development dialogue between development and religion, many still perceive it to be dominated by a Christian hegemony or a 'western cultural and spiritual assumption', and that it was blind to important 'Islamic cultural and religious values'. Several of his respondents noted that in Asia within Buddhism, Islam, Hinduism and the minority Christianity, one finds many enthusiastic groups championing the cause of compassion, social justice and ecological concerns, but that the preferred models for study and action still appeared to be those used by the Christian action groups on all continents (Ryan 1997: 84).

Shah Abdul Hannan[4], a social activist and researcher in Bangladesh, has also raised the point that development programmes based on 'justice' (*adl'*) and 'need fulfilment' of all people and 'avoiding prohibitions' (i.e. all that is *haram*) are 'Islamically acceptable'. In other words, western development structures have positive elements that are considered 'Islamically acceptable'. This is in line with a pertinent question raised by Pieterse about whether alternative development really presents an alternative way of achieving development or rather broadly shares the same goals as mainstream development but uses different means that are participatory and people-centred (cited in Kothari and Minogue 2002: 10). If this is the case, then alternative development does not redefine development but instead questions its modalities, agency and procedures (ibid.). Several of my Muslim interviewees, both in the UK and in Bangladesh, seem to echo Pieterse's suggestion. Upon reading the Qur'an and *Sunnah* (the Traditions of the Prophet), it becomes clear that development as a concept is not the problem here and Muslims are not trying to redefine development as a phenomenon rather they are trying to redefine the way development is understood and then carried out. Islam primarily deals with values rather than instrumental models such as those developed by the World Bank and others. Sirageldin captures this understanding well, 'our purpose is not to develop Islamic solutions but rather review some current strategies and programmes of poverty alleviation/elimination and assess whether their objectives and intentions pass the Islamic ethical filter. [After all], programmes and strategies are subject to the inevitable process of trial and error, a continuous learning process' (Sirageldin 2002: 27). In Islam we talk about values, values to be observed in our political system, in our economic system and so on and so forth (interview with Azzam Tamimi, Institute of Islamic Political Thought, UK, 16 June 2005). The purpose of Islam is to introduce a set of values within the development system. As already established in earlier chapters, Islam is a comprehensive way of life where both the material and spiritual world come together. The two cannot be distinguished as separate entities. Said differently, what we do in the material world has to be spiritually informed, encompassing moral and ethical issues towards human development and, hence, development in its wider sense. By adopting culturally path-dependent strategies to development, the development 'project' can become more participatory in approach.

[4] Among his many roles, Shah Abdul Hannan was Chairman of the National Board of Revenue in Bangladesh; Deputy Governor of the Central Bank; and, most recently Chairman of the Islami Bank Bangladesh Limited (IBBL). He was also one of the founders of the IBN SINA Trust – the largest social welfare trust in the country. He has acted as Vice Chancellor for the Asian University of Bangladesh and the Darul Ihsan University; and, currently Chief of Dhaka Campus of the Islamic University of Chittagong. He is also affiliated with the Manarat International School, College and University, which are Islamically-oriented educational institutions in Dhaka. Mr. Hannan has also established two think-tanks that are mainly undertaking research in social disciplines: the Islamic Economic Research Bureau (IERB) and the Bangladesh Institute of Islamic Thought (BIIT). Furthermore, he is a member of the *Shari'ah* (Islamic Law) Council in a few Islamic insurance companies. He has also been working as a social activist with various organisations for uplifting women's conditions in the country.

2. Religion: An Embedded Reality Adding Value to Development

In 1980 a number of articles appeared in the journal World Development regarding religion and development. In one of those articles, Denis Goulet made an apt remark, which is of great significance to my enquiry, especially regarding values and models. He noted that when development builds from 'indigenous values' (this includes religious beliefs and practices) it imposes lower social costs and reduces human suffering and cultural destruction, than when it 'copies' outside models (see also Verhelst with Tyndale 2002: 2). This is because people derive the meanings of their daily lives from such indigenously-rooted values. This gives them a sense of identity and cultural integrity, and the experience of continuity with their environment and their past even amidst change (Goulet 1980: 485). If we look at rural Bangladesh, for instance, where most of the 'conventional' or 'secular' NGOs have taken root people are predominantly motivated by religious beliefs and practices[5], be they orthodox or of a more popular nature (Banu 1988; see also Abecassis 1990). Banu notes that the role of 'culture and belief systems' has not been given adequate attention in the voluminous developmental literature produced by Western social scientists (1988: 17). Nearly two decades on the argument still stands. Minor progress has been made in the recent past but religion still fails to occupy mainstream development debates (see Marshall 2005 & 2001). Iqbal and Ahmed underline that development policies in many poor countries fail because they are based on models which are inconsistent with the culture and values of the people (2005: 11-12). As noted previously, development encompasses 'human' development therefore comprehensive human development is only possible when essential religious values are given genuine consideration.

In Goulet's terms,

> [T]raditional value systems – which usually include a rich religious content – harbour a latent dynamism for change. If this dynamism is respected and activated by sound strategies of proposed social change or problem-solving, traditional values themselves can become the driving force of desired development. It is essential that change strategies respect the inner core of a system's existence rationality: frontal attacks must not be mounted against the values maintained in that core. (Goulet 1980: 487)

Nevertheless, it is these very frontal attacks that tend to be highlighted. For instance, when we observe the occasional conflicts that have taken place in some rural villages between so-called 'fundamentalists' and local NGOs in Bangladesh, a negative image of Islam is created at a more macro-level, both in-country and externally. These occasional disruptions are more often to do with turf wars between local religious elites who are not always fully articulate in the teachings of Islam and local NGOs – both fighting for their share of patronage. As illustrated in chapter six, sometimes the feuds can be provoked by the NGOs themselves, yet it is religion that seems to

[5] Verhelst and Tyndale (2002) also recognise that development literature has steered clear of cultural concerns, let alone spiritual ones, despite the fact that religious beliefs are the prime source of guidance and support for most human beings, especially for those who are materially the poorest.

be made the scapegoat. The image of Islam is tarnished in the process and at least in the short to medium term seems to stand as an impediment to progress and development, giving primacy to a Gellnerian type argument.

Several studies (Hashmi 2000, Landell Mills 1992, Abecassis 1990 and Banu 1988) have established that Islam in Bangladesh represents the 'inner core' of rural villagers whose daily practices are shrouded by their beliefs. As Talal Asad (2006, forthcoming) put it more succinctly, it is the 'actions' and 'intentions' of a Muslim people that gives Islam its 'agency', or indeed that which is 'out of sight and touch' (Abecassis 1990). So when an NGO with neoliberal and its version of modernist ideas comes into their village and tells them wearing their '*ghumtas*' (veil) is oppressive and wearing trousers for work is acceptable, it is only natural for the women to feel awkward towards such externally imposed changes, coercing them away from their traditional dress sense and indirectly asking them to 'copy' the western model of dressing. Other such phenomena such as the children's non-formal school curricula with underlying tones of anti-Islamism have also added fuel to the fire among rural villagers. These are examples of 'development' (but whose development?) that can potentially lead to what Goulet terms 'human suffering' and 'cultural destruction' (see also Verhelst with Tyndale 2002). In the name of 'empowerment', cultures and ways of life are being destroyed. 'Women's empowerment' has to come from within indigenous communities where men and women should be educated about the Islamic way of life where women are held equal to men, as per teaching of the Qur'an and the *Sunnah*, but without having to give up their dignity by removing their veils, wearing trousers, or sitting next to a strange man in public to prove their modernity and progressiveness. By affirming their faith in Allah and showing villagers that men and women are equal in the eyes of the Creator, it would be possible to start questioning gender inequity from within and avoiding an identity crisis. To achieve this, however, NGO staff, foreign technical assistants, donor agents and others within the intermestic development circle must learn to respect as well as understand the indigenously-rooted values among the people[6], only then can traditional values 'activate sound strategies of social change', thereby, becoming the 'driving force of desired development' (Goulet 1980: 487).

Some might argue at this juncture that Islamic traditional values are backward (the orientalist or Gellnerian approach) and Islam needs to 'liberalise' or become 'progressive'. I, on the other hand, agree with those who say that 'traditional' Islam is progressive Islam. Muslims are often asked why their faith does not get modern or undergo liberalisation. It is the very premise of such questioning that reveals a misunderstanding of Islam and its relationship to modernity (see Seddon 2002), and therefore to progressive development. Continuous renewal is central to Islamic jurisprudence. Contrary to what some observers may think, *Shari'ah* law does not regulate every aspect of a Muslim's devotional and personal life, says Mohammad Seddon, nor

[6] Verhelst and Tyndale note in this regard, 'visiting experts' often pass hasty judgement on other cultures as if their own views were 'value-free' and 'grounded in abstract objectivity' (2002: 3).

does it impose a static legislation for the Muslim state (Seddon 2002). It just provides universal principles and guidelines subject to continuous legal renewal or *ijtihad*, which locates the law within a specific time and space, and is subject to reinterpretation based on new social contexts. This has been a constant feature of Islamic jurisprudence in the Muslim world from the early medieval period, through the Renaissance to the advent of modern secular liberalism (ibid.).

The resistance that is currently faced in the Muslim world is partly due to Western hegemony and partly due to a misunderstanding of Islamic values by Muslims themselves across the world. Seddon underlines that,

> Resistance in the Muslim world to such impositions as secularism and liberalism has resulted in a rise in ultra-religious conservatism. This response is retrogressive, and often leaves little room for the Qur'anic instruction: "And surely we have established you as the moderate nation (2:143)." However, "Islamic revivalism", a post-colonial phenomenon, is moving towards the reinstitution of Ijtihad (legal renewal) as a means of "Islamisation". (Seddon 2002)

Through *ijtihad* compromises may be reached where current dominant development models can be injected with Islamic values in order to bring them closer to the cultural realities of indigenous people, giving them a sense of continuity with their environment and, in fact, not only their past but also their present and future. Only then can a form of social change come about from within, giving rise to the desired development that Goulet proposes. To prove this point, in the following deliberation I would like to deconstruct the current development agenda and show that an Islamic 'alternative' is not only compatible with the dominant strategy but that it can actually achieve a more sustainable form of development.

3. Sustainable Development and Islam

So far we have established that development is a value-loaded cultural process, and in order for it to be holistic in approach, it needs to acknowledge essential religious values intrinsic to comprehensive human development where spiritual well-being is given due consideration. Therefore, the very concept of development is malleable to suit the needs of the people whose environment it is attempting to change. As a result, proposing to inject Islamic values into certain areas of development in the context of Bangladesh does not necessarily change the overall way development is done, rather it enriches it with values that are compatible with indigenous practices, hence, turning development into a truly participatory exercise. It gives the PRSP (Poverty Reduction Strategy Paper) a new dimension, allowing Muslim countries to drive their own development[7]. This would certainly further the cause of sustainability within the development process. In this section I therefore elaborate on Munawar Iqbal's (2005) analysis

[7] One of the main objectives of the PRSP was to hand back some power to the member countries of the IMF and the World Bank, to allow them greater participation in their own development process.

of sustainable development from an Islamic perspective because it allows greater room for equity and justice (*adl'*) to act as pivotal elements in the regulation of states and markets (whether developing or developed). I am attempting to bring more functionality to these ethical dimensions, claiming that equality and justice as moral values embedded in a belief system have a functioning role to play in the regulatory process of states and markets.

Munawar Iqbal (2005) takes a genealogical look at sustainable development in his most recently edited book, *Islamic Perspectives on Sustainable Development*. By adding this nomenclature, value is automatically added to the concept i.e. we are not just thinking of development for now but development for the future, and how actions taken now may affect generations to come. This is fully in keeping with Islamic teachings. Yousri (2005) reminds us that Muslims upon reading the Qur'an know that they and their fellow believers from past or future generations belong to one nation. The Messenger of Allah talked with his companions about their 'brothers' who would follow them in later generations. Hence, Muslims in every generation are given the blueprint to think of the brothers (and sisters) who are to come after them to inhabit this earth. This is what motivates love (*mahabbah*) and justice (*adl'*) between generations.

Unlike the neo-classical economic paradigm which represents neutrality in value, notes Iqbal, the entire focus of sustainable development is on ethics:

> Sustainability itself is a moral value. It is a condition in which economic, social and natural systems survive and thrive indefinitely. By our very virtue of being human, we live with a sense of our bonds to others. These moral obligations are the ultimate grounding for the call to sustainability. Poverty alleviation, using social democracy in the economic decision-making process, concern for future generations, regard for human dignity and many other principles of sustainable development are basically ethical issues...To adopt the ethic for living sustainably, people must re-examine their values and later their behaviour. Society must promote *values* that support the new ethic and discourage those that are incompatible with a sustainable way of life. (Iqbal 2005: 10, *emphasis added*)

This makes sustainable development an evolving concept and as such it is fully compatible with Islamic emphasis on social justice. Iqbal notes that this change in development philosophy has effectively changed the neo-classical economic paradigm in the direction of the Islamic economic paradigm in a number of ways; however, the 'sustainable' development philosophy and the policies emerging from it have not reached the logical conclusions instigated by its basic principles (Iqbal 2005: 7). I would like to briefly reproduce here some of those skewed policy outcomes Iqbal mentions: (i) undue reliance on market forces; (ii) overemphasis on economic growth and consumer culture; (iii) inequality (economic, political as well as ideological) between developed and developing countries widening; (iv) rapid use of natural resources causing environmental depletion; (v) increase in debt servicing for least developed countries; (vi) rising corruption and misappropriation of resources; and (vii) erosion of community feelings.

Sustainable development is very relevant from Muslim countries' perspectives. At a philosophical level, Islamic economic paradigm has always emphasised the central role to values in economic decision-making. Against the value-neutral positive economics of neo-classical economics, Islamic economics is seen to be value-based (Iqbal 2005: 16). Sirageldin, in fact, notes that the Islamic ethical system provides for more than a 'Bill of Rights' – its system defines a 'Bill of Rights and [moral] Obligations' that guides the behaviour of government and the governed (Sirageldin 2002: 26). However, he is also of the mind that the present status of Islamic countries is 'still under the shadow of the Western system and, as such, it is doubtful how 'representative' of the Islamic ethos its current behaviour can be' (ibid.). Yousri (2005) notes that the Islamic economic development system has from the start emphasised non-economic factors, most important of which have been the concerns with humanity and the alleviation of poverty. The Islamic concept of development has always been built on social justice and provision of basic needs (Iqbal 2005 & 2002, Yousri 2005, Kahf 2003, Ariff 1991, Chapra 1979), and the Islamic view of distributive justice can be summarised in the following three points (Iqbal 2005: 16):

(a) guarantee of fulfilment of the basic needs of all;
(b) equity but not equality in personal incomes;
(c) elimination of extreme inequalities in personal income and wealth.

Ariff notes that the Islamic economy is a welfare economy because Islam insists that economic pursuits of individuals through private initiatives should conform to ethical codes which would ensure that 'the activity of no one is consciously at the expense of any other' (1991: 2). While Islam recognises uneven wealth distribution (due to differences in human talent and capacity) as a fact of life ordained by God (see Qur'an 6:165; 16:71 and 43:32), it contains a system for an equitable redistribution of income and wealth, which is enforced through moral obligations and fiscal measures.

Note the three basic principles, I had discussed in chapter three, regarding an Islamic social welfare system, which sets the 'rights and (moral) obligations' of the individual into perspective in relation to other individuals and society, recapitulated here (Chapra 1979: 21):

1. The larger interest of society takes precedence over the interest of the individual;
2. Although 'relieving hardship' and 'promoting benefit' are both among the prime objectives of the *Shari'ah*, the former takes precedence over the latter; and
3. A bigger loss cannot be inflicted to relieve a smaller loss or a bigger benefit cannot be sacrificed for a smaller one. Conversely, a smaller harm can be inflicted to avoid a bigger harm or a smaller benefit can be sacrificed for a larger benefit.

Once it is understood that distributional justice in an Islamic welfare economic system does not mean perfect equalities of income, then one needs to face the question of the optimal level of inequality. Islam does not prescribe a ratio between the minimum and the maximum income but discourages extreme inequalities (Iqbal 2005: 16). The Islamic system's purpose is not just to establish justice but to promote mutual love and kindness as well. Huge disparities in income and wealth lead to social and political disruptions, whilst Islam actually encourages social cohesion, mutual love and brotherhood. One way the Islamic system ensures redistribution of wealth is through the *zakah* system, whereby the rich are obliged to transfer a certain portion of their wealth (2.5 percent) every year to the poor (and to some other social interests). This transfer is *not* a favour but is a right on those less fortunate prescribed by the real Owner (of all wealth) as part of the terms of trust on which individuals (i.e. the trustees of God) are allowed to own and enjoy property (Ibid.: 18-19). This will be discussed more elaborately in the last section where I discuss the evolution of an Islamic welfare system in Bangladesh. Before moving onto such a discussion, however, it may be necessary to recapitulate briefly my discussion on welfare regimes in chapter three to illustrate the utilitarian potentials of an Islamic welfare system.

4. Welfare Regimes: Bringing Functionality in Community Behaviours and Practices

Through the analysis of Gough and Wood et al. (2004) in chapter three I argue that the concept of 'welfare regime' allows for more 'traditional[8]' Muslim societies to have a significant role in welfare provision, albeit within a more informal structure compared to the more statised structure prevalent in Western societies. This is a neo-institutional approach attempting to establish a middle way between functionalist approaches on the one hand and post-modern approaches emphasising uniqueness and diversity on the other (Gough 2004: 300). Their model accepts that neither markets, nor states, nor communities alone can provide an adequate framework for meeting human needs (Wood and Gough 2006). For the purpose of my research in particular, they are providing a more path-dependent conceptual framework where a *Gemeinschaft* setting of associational life may be considered, allowing primacy to informal communitarian practices, which also lead to positive welfare outcomes. By adding a value-rationality through the emphasis on justice and equity, I am trying to make a utilitarian claim to the analysis, making the informal more formal and adopting a *Gesellschaft*-type argument.

Wood and Gough's premise lies in the Polanyian reasoning that capitalism needs to be regulated in order to achieve equitable social objectives and secure welfare outcomes for all. This is of course consistent with my proposal of an Islamic economic welfare system that gives primacy to social justice and basic needs (Iqbal 2005 & 2002, Yousri 2005, Kahf 2003, Ariff

[8] Note that I use the term traditional here not to represent backwardness but rather to incorporate societies that have stronger primordial values i.e. societies that attribute greater emphasis on family and kinship ties.

1991, Chapra 1979). However, I deviate from their overemphasis on de-commodification and de-clientelisation. They are placing a stronger emphasis on a rights-based approach but I am arguing that that needs to be moderated with not just 'correlative duties' but 'moral obligations', as proposed by Sirageldin (2002). Firstly, societies like that of Bangladesh are not as comprehensively commoditised as societies in the West. Their states and markets are weaker in comparison. Secondly, I agree that the society is to a large extent clientelised but de-clientelisation may not be an immediately achievable task given that it is so entrenched. In overemphasising the effects of clientelism, as I argued in chapter three, Wood and Gough are effectively commoditising the argument because patron-clientelism intrinsically assumes some form of material exchange rather than spiritual exchange.

Chapter three further explained that within an Islamic understanding of what may otherwise be termed or seen as patron-clientelistic, there are elements of brotherhood and mutual respect between the 'patron' and the 'client'. So even if as an outsider we may perceive 'patron-clientelist' relationships to be exploitative, in certain cases these hierarchical relationships have positive welfarist elements embedded in them, which may not be immediately obvious. Let me give an example. Later in this chapter, I note that the poorer person in Muslim societies knows that Islamically s/he has a claim over the richer person's wealth. Are we then to assume that the poorer person in such a scenario automatically becomes a 'client' for wanting a share of the richer person's wealth, or is such an understanding his/her God-given right? Religion therefore brings a new world-view in secular understandings of development. It brings with it choice and freedom to do development in ways that are culturally more sensitive to indigenous values (Sen 1999 and Goulet 1980).

The regime approach does, however, open the door to informal communitarian practices, such as charitable giving through *zakah* and *sadaqah*. It allows agency to state as well as non-state actors, such as the *ummah* (community) or the family, in the pursuit of welfare outcomes. More than that it provides a space for 'religious agency'; taking into account the subtle and dynamic ways that 'intentions', 'actions' and 'ownership of actions' are brought together in religious life (Asad 2006, forthcoming). In the next section I illustrate how educated Muslims I refer to in this study, use their knowledge and skills to develop Islamic responses to not only political problems as illustrated in chapter five but also social problems. This is being achieved through both formal (Islamic NGOs and banks) and informal ('neighbourhood' or communitarian) means. Esposito notes how such an Islamisation from below incorporates the activities of Muslim professionals (physicians, psychiatrists, professors, lawyers, journalists, social workers), 'many of whom are apolitical, but committed to a more Islamically-oriented community or society' (Esposito 2000: 10). Their support for religiously motivated projects (educational, medical, economic, social and religio-cultural) is informed by faith not politics (ibid.). They are part of the wider *mujtama'al-ahli* or 'family society' through which they pursue welfare activities that benefit

society at large, setting limits in 'informal' behaviour and practices and bringing about some form of regulation to markets and states that otherwise fail to provide such resources.

5. An Emerging Islamic Welfare Regime: Islamic Microfinance

This section discusses early ideas and thinking into the evolution of an Islamic welfare system. On the one hand, Islam brings with it freedom and choice in development but it also brings with it regulatory factors for the greater benefit of wider society. One way this can be explained is through the analysis of microfinance provision since it has played one of the major roles in the development process of Bangladesh. It also correlates to the discussion put forward in the previous chapter. To a degree microfinance provided by the Grameen Bank and the 'big' NGOs in Bangladesh is a Polanyian example of attempting to modify the banking system for the benefit of the poor, who otherwise often pay exorbitant rates of interest to their local moneylenders. Microfinance has been a major activity in the liberal welfare-based regime in Bangladesh and has managed to provide some form of Polanyian regulation to an otherwise volatile market, achieving some form of equitable social objectives and secured welfare outcomes for a large number of poor, and women in particular. Studies have shown, however, that there is a skewed relationship in favour of the lender at the expense of the borrower in such transactions and the poorest of the poor are left out of the social safety net (Wood and Sharif 1997, Dichter 1997, Siddiqui 1998, Devine 2003).

It was argued in the previous chapter that micro-credit, and more generally microfinance, has been a pivotal component used by the 'big' conventional NGOs in Bangladesh (such as BRAC, Proshika, ASA, etc.) in pursuit of rapid development. One of the main reasons for the fast expansion of a few NGOs has primarily been due to micro-finance subsidies received from the bilateral and multilateral donors. Due to a high concentration on micro-financial activities, these NGOs can now claim that they are gradually becoming less dependent on their donors because the return from their micro-credit programmes, in particular, are basically providing them the means to become increasingly self-sufficient. One way this is being achieved is by charging the poor 'clients' (see chapter 7) higher rates of interest, where in certain cases the variation between nominal and effective rates, are extremely high and where saving deposits made by 'clients' are not always liquid, as they are being used in revolving loan funds (RLFs), putting pressure on the poor 'clients' who cannot withdraw money from their funds at will. In employing this method, NGOs are attempting to provide an interest rate at commercial bank rate but earning higher interest rate by lending these savings to their members. This means there is a margin between interest earned and interest received, and this is what plays a pivotal role in NGOs becoming self-reliant. This section proposes to look at the emergence of an Islamic welfare system compatible with indigenous values and also aims to address the inequalities raised by these current secular welfare outcomes.

Hassan and Alamgir (2002) in their comparative assessment of secular and Islamic NGOs, note that the secular NGOs are increasingly becoming financial institutions as their re-branding to MFIs (Micro-Finance Institutions) suggest. Furthermore, the interest they charge vary between 18-30 percent and most NGOs charge nearly 30 percent, which is effectively more than double the formal financial sector (Hassan & Alamgir 2002: 131; see also Siddiqui 2002 & 1998). In such situations, the interest earned by the NGOs is considered 'usurious' – an element that is recognised as '*haram*' (not permissible by Islamic *Shari'ah* principles). Not only that but microfinance in general has been proven not to reach the extreme poor, which comprise a large part of Bangladesh's rural, and indeed urban, poor (Akkas 1998 and Wood and Sharif 1997). The 'Chronic Poverty in Bangladesh' Report 2004/05 notes that the 'hardcore' poor represent about 20 to 34 per cent of total population. It is now widely recognised that NGOs have been unable to bring people in extreme poverty under their 'targeted' programme coverage (Thornton et al. 2005, Sen and Hulme 2004 and Akkas 1998). This is not a surprise since the poorest of the poor cannot usually repay loans at the required pace nor can they cope with the average size of loans usually procured to members. Microfinance activities therefore exclude certain groups of poor from the social safety net altogether.

NGOs are failing the poor through microfinance on two counts: firstly, they are charging unmanageable rates of interest to a group that is already socially vulnerable (often using coercive collection methods), and secondly, they are leaving behind the poorest of the poor from their micro-credit safety nets. Taking the lowest estimate of the chronically poor (20%) in Bangladesh, Sen and Hulme (2004) note that 11 million people are not only among the poorest but that they have no chance of improving their condition. By 2000 it was accepted that the benefits of microfinance were most appropriate for those who were economically active and that the 'poorest' required more than financial services (Robinson, cited in Thornton et al. 2005: 25). In addition three quarters of the hardcore poor had never received social services from NGOs since these are invariably provided through the structures that deliver micro-credit (Rahman and Razzaque, cited in ibid.). The 'big' NGOs are attempting to provide for the poorest through different mobilisation strategies but these are often inadequate. Even the most successful NGOs face the challenge of their organisational sustainability along with the problem of borrowers' sustainability (Wood and Sharif 1997, Dichter 1997, Siddiqui 1998 and Devine 2003). In the last 5-6 years, a number of these NGOs have been concentrating more heavily on their social mobilisation strategies to reach all poor but microfinance remains the mainstay within the NGO industry in Bangladesh. Thornton et al.'s latest report on the 'big' NGOs also reveal 'evidence of growing antipathy to micro-finance in some of the rural communities' they visited (Thornton et al. 2005: 29). There are signs of over-provision and of 'clients' feeling tied in to a long term relationship that is failing to yield 'sustainable' benefits (ibid.). This certainly calls for a rethinking or at least re-approaching of existing poverty alleviation programmes run by these 'big' NGOs, and warrants a search for new possibilities for development.

In other words, it calls for the expertise of local people to design and develop new approaches to development that are in keeping with the indigenous religio-cultural norms and practices. This would give them the freedom to control their own lives and decide freely on how to create their own basic institutional arrangements according to their home-grown values – a process from which they have been deprived of for a long time (Ragab 1980: 519). This is where religion becomes an important factor in the overall development process, not only as part of a cultural and ideological phenomenon but one that has wider utilitarian implications for poverty alleviation. There are parallel efforts being made by Islamic theorists and practitioners in their search for dynamic approaches to developmental problem-solving within the boundaries of their own religious traditions. Goulet noted this in the 1980s but his assessment has acquired greater salience in today's world,

> Western politicians, investors, consultants, lawyers, and journalists are now displaying a keen interest in the workings of so-called 'Islamic banks' in Saudi Arabia, Kuwait and other countries. Because the Koran condemns interest as sinful usury, Islamic banks neither pay interest to depositors nor charge it to borrowers. Nevertheless, the banks need to operate as viable economic enterprises; therefore, the banks spread the risks flowing from their borrowing and lending. They receive a share of the profit realized by their borrowers and, in turn, proportionate shares of these profits are then distributed to their depositors. (Goulet 1980: 485)

As Goulet rightly pointed out, technically and ethically speaking, these payments do not constitute interest (i.e. an automatic fee charge for the *use* of money). Islamic bankers claim that they are simply facilitating the institutional circulation of money in ways which generate productive activities (ibid.). Many Islamic NGOs are also starting to pay greater attention to Islamic microfinance activities and are in the process of developing these further (see, for instance, Khan 2006).

To this end Islami Bank Bangladesh Limited (IBBL) and other Islamic welfare organisations within Bangladesh are attempting to build an economic system compatible with Islamic values and norms based on equity and justice. The most significant difference between the Islamic welfare organisations and other conventional NGOs centres on the issue of interest. Secular NGOs charge at the rate of 20-40 percent per annum on the cash credit provided to their beneficiaries. Islamic NGOs and welfare-based institutions do not provide any cash by way of loan (Hassan and Alamgir 2002: 137). This is what Quazi Ahmad Faruque, Programme Manager (Development Programme) at Islamic Relief Bangladesh said about its micro-finance activities:

> Islamic Relief micro-finance (IR-MF) is an integrated programme unlike a pure micro-finance programme...but it insulates the credit activities from the social activities (i.e. hygiene practice; village planning; skill development i.e. training on income generating activities; group dynamics and leadership development training; and, micro teaching for the non-school going children – the last programme has not yet been started) in order to maintain the financial discipline. On the other hand,

> IR-MF (named Community Action Programme or CAP) is not a loan programme rather it is simply a micro investment programme of a business nature i.e. goods are generally sold on credit to borrowers based on Shari'ah principles. (Communication with Quazi Ahmad Faruque, December 5, 2005)

Islamic welfare organisations do not provide any cash by way of loan rather they apply the concept of *'bay' mu'ajjal'* (a sale on credit) and provide a commodity (such as housing, farming equipment, poultry or cows, sewing machine etc.), adding a certain percent of mark-up on the cost of the commodity (Hassan & Alamgir 2002: 137).

Islamic NGOs and other welfare-based organisations are fund starved although they have ample opportunity to expand and there is strong demand in rural areas for Islamic micro-financial services (ibid.: 138). Shabel Firoz at Islamic Relief UK said, for instance, that local people, being Muslims themselves, could relate more easily to Islamic Relief (IR) due to the fact that they held the same 'values' as their beneficiaries. IR, as an Islamic NGO, understood the 'pulse' of the people, and local villagers could easily 'trust' them (interview with Shabel Firoz & Anamul Haque, IR UK staff, August 10, 2005). IR experience from the field shows that the rural poor are more likely to respond quickly if an Islamic NGO comes to their aid (communication with Quazi Ahmad Faruque, IR Bangladesh, December 5, 2005). Nevertheless, due to their late entry into the micro-financial and development domain, as well as a lack of funds from international Islamic donor agencies (these donors tend to be more interested in relief and rehabilitation programmes possibly because they are not too familiar with the benefits of micro-credit[9]), Islamic welfare organisations including Islamic banks (compared to the more established Grameen Bank and 'big' NGOs) tend to be followers rather than leaders in this sector (Hassan & Alamgir 2002: 138; see also Akkas 1998). In fact, rural development initiatives on the whole under the Islamic framework are of recent origin in Bangladesh and a work-in-progress. With some rare exceptions these initiatives are mainly a phenomenon of the nineties (Akkas 1998: 7; interview with Anamul Haque, IR UK, August 10, 2005), see Table 5.

[9] See Sadeq (2002) 'Comments' in M. Iqbal (Ed.) *Islamic Economic Institutions and the Elimination of Poverty*. To this end, Sadeq suggests that it would be useful to launch an awareness drive among Islamic donors about micro-credit.

Table 5: Membership and Year of Micro-Credit Start of Some Islamic Welfare Organisations (end of June 1999)

Name of the NGO	Membership			Beginning year of micro-credit
Islamic NGOs	Men	Women	Total	
Al-falah A'am Unnayan Sangstha, Dinajpur	60	4031	4091	1994
Islamic Cultural Society, Jhalakati	2083	0	2083	1997
Noble Foundation and Literary Society, Bogra	15	900	915	1997
Rural Economic Support and Care for the Underprivileged, Rangpur	57	2354	2411	1992
Rural Development Scheme of Islami Bank Bangladesh Ltd. (IBBL)	5067	20268	25335	1996
Muslim Aid Bangladesh	1055	55	1110	1993

Source: reproduced from Hassan and Alamgir 2002

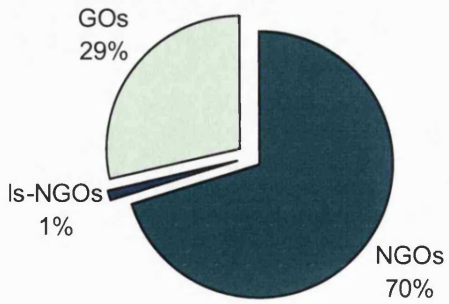
Rabitat-al Alam Al-Islami is perhaps the only organisation that started its relief operations in 1977 among the *Rohingya* refugees and, then, extended its operations among the *Biharis* in Dhaka and the tribal people in the Chittagong Hill Tracts and Rangpur. Other organisations like the *Islam Procher Samity*, World Assembly of Muslim Youth, and the Islamic Education Society can be traced back to the 1970s, but they did not have any credit component in their development programmes (Akkas 1998: 7). About a dozen Islamic NGOs are working in the area of micro investment from the end of the eighties or early nineties. But only Islami Bank has proven to have adequate resources to expand its micro-financial services (Hassan & Alamgir 2002: 138). IBBL has a separate micro-credit wing from its commercial banking with staff trained in the management of micro-credit. It initiated its Rural Development Scheme (RDS), the formal name of its programme in 1996. The institutional mechanism of RDS is similar to the conventional micro-credit programme. The poor beneficiaries (persons having less than 0.5 acre of land) are mobilised into groups, they meet once a week, repay the loan in weekly instalments, loans are free from collateral, and women outnumber men in receiving loans (although this is not the case for all Islamic NGOs, see Table 5). The striking difference is mainly the mode of investment. RDS does not give credit in cash; it follows the Islamic mode of investment in implementing the scheme (Hassan & Alamgir 2002: 139). The main mechanisms used by this scheme are leasing (*ijarah*), *bay'mu 'ajjal* (sale on credit), hire-purchase, etc. (ibid.).

Unlike conventional MFIs, RDS-IBBL provides credit for both farm and non-farm activities, for the purchase of tube-wells and for building houses (ibid.). As the loans under the RDS-IBBL are in kind, it uses a mark-up on the cost of the product (cost plus mark-up). The mark-up is 12 per cent and is divided as follows: profit to the bank is 6 per cent, supervision fund is 4 per cent, and the risk fund is 2 per cent (ibid.: 139-40). The equivalent rate of interest via the conventional

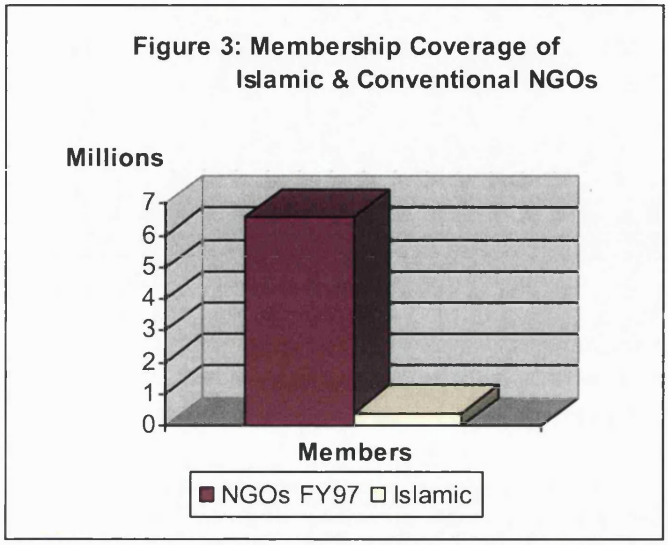
method of interest computation is 24 per cent. One significant difference of RDS-IBBL is that it rebates one fourth of the mark-up income, i.e. 6 per cent to the borrower if his/her repayment is regular. Hence, the effective rate of return of RDS-IBBL is 18 per cent, one of the lowest in the micro-credit sector (Hassan & Alamgir 2002: 140). Both Hassan and Alamgir (2002) and Akkas's (1998) studies show that RDS does not seem to be different in institutional terms from either the Grameen Bank or the other traditional MFIs and NGOs, except that the former applies the Islamic modes of investment and therefore has one of the lowest rates of return. RDS's screening methods are the same as the conventional MFIs, as a result, it also fails to reach the poorest of the poor. Nevertheless, Islamic modes of investment have proven to be equally applicable in reaching the poor as have the conventional NGOs, and in certain cases more equitably.

Islamic welfare organisations are smaller in size compared to the 'big' conventional NGOs and cannot therefore compete on a level playing field. The Islamic welfare organisations have also appeared onto the development scene mainly in the nineties, which makes them novices in many areas of development, especially microfinance. Rather than being leaders in the field they have tended to be followers especially in terms of approach, design and delivery mechanism. These institutions are also fund-starved and have been under greater financial pressure since the advent of 9/11, especially due to the rising negative media portrayal of Islam across the western world but more so in the US. Given these impediments, it is not surprising that Islamic NGOs and other Islamic welfare organisations in general only account for a very small percentage of total development. Akkas (1998) has computed some figures and shows that Islamic NGOs only account for 1 per cent of microfinance contributions compared to 70 per cent from conventional NGOs and 29 per cent from government organisations (or GOs) (see Figure 2).

Figure 2: Microfinance Share of Islamic & Conventional NGOs (FY97/98)



He claims that although a wide range of anti-poverty programmes are in practice in Bangladesh both at governmental and non-governmental levels, available statistics show that conventional NGOs have been playing the leading role in poverty alleviation (Akkas 1998: 5). This has also been confirmed by figures in more recent studies (see, for instance, Zohir 2004).



In terms of programme coverage and number of targeted population reached Islamic NGOs only account for less than 5 per cent. Whilst conventional NGOs reach about 6.6 million members, Islamic NGOs have only been able to reach 0.4 million of the target group population (Akkas 1998: 5), as the graph shows. Zohir notes that the total cumulative disbursement of microfinance NGOs is estimated to have exceeded Tk 200 billion, while Grameen Bank's cumulative disbursement alone, as of February 2004, was Tk 194.85 billion[10] (2004: 4111). Given all these large sums of money and area coverage through micro-financial activities, the fact remains that a large part of the population that requires serious development attention is being ignored by current strategies. This calls for a re-evaluation of current development methods and search for new possibilities in the fight for poverty. Indigenous ideas based on Islamic principles of justice and charity can start playing a more significant role in this direction.

Much of the micro-financial activities that are hailed within the intermestic development circle have been donor-sponsored either directly or indirectly. This confirms the development scene in Bangladesh being heavily dependent on external aid (Huq & Abrar 1999 and Siddiqui 1998). There is a need to move away from such dependence and into local resource mobilisation. One way of achieving such an outcome, notes Hassan and Alamgir, is for Islamic NGOs (or welfare organisations) to try to become self-financed by developing a savings habit among its beneficiaries (2002: 147). Not only should Islamic NGOs aim to introduce interest-free microfinancial activities widely, but they should also attempt to mobilise *zakah* funds and fund raising (see Hassan & Alamgir 2002 and Akkas 1998). One such Islamic NGO, which Akkas, Haq and Karim (1996) have studied, has been able to achieve local resource mobilisation – the

[10] Compare this figure with Islami Bank's cumulative disbursement as of November 2005 – Tk 5,829.59 million. The gap is huge, notes Md. Nurul Islam, Executive Vice President of the Bank. This is because 'Grameen started its programme in 1972 whereas we have started 23 years after in 1995. Grameen is fully dedicated to this sector, whereas our efforts in this sector till June 2005, was not mentionable. Now it has become 1% of total efforts of the Bank. We hope to increase it by 2-5% by end of 2010. Then, we hope to be at a comparable position' (communication with Md. Nurul Islam, 27 December 2005).

Hilful Fuzul Samaj Kallyan Sangstha (HFSKS or HF). It is very rare to find a non-governmental organisation in Bangladesh that is self-financed in its poverty alleviation programmes, and one that originated and developed through local initiatives. But HFSKS is one such exception. This Islamic NGO has emerged out of a local initiative in 1991 in Jhalakathi and is neither supported by the government nor any local or foreign donor agencies. Only recently has it accepted some funds from the Palli Karma Shahayak Fund (PKSF) in order to cover its more specific programmes for reaching the 'extreme' poor. Its main activities are covered through the mobilisation of local resources where its members invest in its activities through shares, deposits and savings. It achieves this by collecting funds from the rich and making these available for the use of the poor. It ensures participation from all strata of society.

Akkas notes that in contrast to the conventional target-oriented 'conflict' approach, HF provides a design and delivery mechanism that may be renamed as a target-oriented 'harmony' approach to poverty alleviation (1998: 11). The organisation's guiding principles are Qur'anic teachings, which are free from sectarian approaches to caste, creed and religion. Hilful Fuzul has been striving for the economic uplifting of rural people; the improvement of their social condition; inculcating values in them; and, for the establishment of an interest-free transaction mechanism. Like most other conventional NGOs, it has been working towards the basic needs of the rural poor, such as food, clothing, housing, health and education, but it has four distinguishing features:

(1) Its credit operations are based on profit and loss sharing;
(2) It receives deposits mostly from the rich and disburse them mainly among the poor;
(3) Credit operations are based on resources which are essentially mobilised from local sources; and
(4) Special programmes are initiated for the moral well-being of beneficiaries.

These special characteristics play a role in determining sustainability, particularly, the lending operations as they are fully based on growing local resources. It does this by collecting funds from the local people, irrespective of their income level, in the form of share, term and fixed deposits and different types of saving schemes (including saving schemes for the landless/assetless), which are then invested into activities entirely undertaken by the poor people. It also uses the Islamic principles of interest-free transactions through several methods (similar to the IBBL and other Islamic welfare organisations). So the profit-loss-sharing methods of transactions where the rich mainly mobilise the funds to support the poor have not only proven to be sustainable, but the values upheld by the organisation with its added programmatic dimension of morally uplifting its members is fully in keeping with indigenous people's values. As highlighted earlier, where development emerges out of indigenously-grown values, which encompasses religious values, it imposes lower social costs and reduces human suffering and cultural destruction than when it is coerced to 'copy' outside models.

HF's model has proven to be sustainable from within without having to depend on foreign funds. This makes it a truly participatory model where local people have created their own community development model; using their own local resources; creating harmony between the different classes in the community bringing about social cohesion; and all under the influence of Islam but without imposing any bias on creed, caste, sex and religion in general. The latter has been proved by an increasing participation of female and non-Muslims, ensuring its programmes to be free from so-called religious fanaticism (Akkas 1998: 15; see also Ahmad 2004). Although, HF manages to reach some of the ultra poor through its activities, it is still an Islamic welfare organisation that concentrates on its income generating activities. To this end, Akkas, Haq and Karim (1996) note that one of its weaknesses is its relatively limited and late application of social activities, such as child and adult literacy (40 per cent), and provision of knowledge for health and nutrition (45 per cent). It also has some environmental protection programmes, which require further consolidation. The second major weakness is HF's massive application of mark-up financing (i.e. *murabaha*) in conducting the income generating activities. The mark-up charged varies between 20 per cent and 48 per cent. In other words, *musharakah* (partnership) and *mudarabah* (profit sharing), the real modes of profit-loss sharing, are only practiced in very limited cases and still on an experimental basis. However, the mark-up charged by the commercial banking system, which is also followed by conventional NGOs, is simply a mechanism of loan financing but in the case of HF money is not given in loan but in kind (as IBBL and other Islamic NGOs), ensuring productive use of borrowed resources. This also helps the timely recovery of borrowed money and is aimed at securing social safety nets for the less privileged.

One of the points recurring in the above deliberation is the constant lack by both the conventional and Islamic NGOs to reach the extreme poor through purely microfinance activities. Certainly, Islamic NGOs and welfare organisations are in a pioneering position to make changes in this area as noted by all of the above authors (Hassan & Alamgir 2002, Akkas, Haq & Karim 1996, Akkas 1998). This can best be achieved through the mobilisation of *zakah* funds and fund-raising in general, as well as incorporating *mudarabah* and *musharakah* mechanisms to attract investments from well-to-do Muslims, and integrate them in the whole process of poverty alleviation (Hassan & Alamgir 2002: 147). Some progress may be made in this direction by the Islamic welfare organisations. Hilful Fuzul may, for example, think of collecting *zakah* on its members' (eligible *zakah* payers or *sahib-e-nisab*, as they are known) shares in order to create a *zakah* fund. This would provide HF with an opportunity to build a fund from which it can transfer assets on a regular yearly basis from the rich to the extreme poor in the aim to prepare the latter to be eligible for receiving microfinance from the organisation (Akkas 1998: 16).

Similarly, IBBL could think of integrating the work undertaken by its Foundation to that of its rural financing scheme i.e. RDS (Akkas 1998: 16). The same may be applied to other welfare organisations working under the Islamic framework of justice and charity. Current grass-root experience of poverty alleviation under Islamic perspectives does not seem to show a great deal of encouraging features. In fact most Islamic NGOs are implementing their activities on the basis of a design and delivery mechanism borrowed from conventional target-group approach (ibid.). Almost invariably, these organisations tend to use *murabaha* (or mark-up) as their mode of investment. The extreme poor are yet again marginalised by such activities. As figures have shown above, coverage of the moderate poor by the Islamic welfare organisations pale compared to their conventional counterparts. Nevertheless, instances like Hilful Fuzul Samaj Kallyan Sangstha have set some encouraging new developments that are closer to indigenous values and local people's hearts. However, they need to reorient their programmes in a manner that is truly Islamic where mini Islamic societies/communities/*ummahs* can be created in their own areas of operation (ibid.). This is where a model such as PARSHI (neighbourhood), based on community *zakah* collection, can play a major role.

6. Beyond Microfinance: Prospects of Institutionalising *Zakah*

It has been estimated in Bangladesh by various individuals that *zakah* amounts to the tune of Tk 20-40[11] billion per year (communication with Shah Abdul Hannan, November 5, 2005). About 80 percent of it is individual giving i.e. private cash charity. There is also a government *Zakah Board* that has some projects and *zakah* is also collected by about 1000 *madrassahs* (Islamic schools) and 500 orphan houses (ibid.). Ibn Ismail of HFSKS estimates that 15 per cent of *zakah* is geared towards organisations like *madrassahs* and *lillah* boardings, where orphans are nurtured, and 5 per cent goes to state-owned *zakah* funds and other institutions. He also mentions that out of the 80 percent of *zakah* directed towards individuals (communication with Ibn Ismail, HFSKS staff, December 15, 2005):

- 30 per cent is in kind like cloths;
- 10 per cent is in kind e.g. for a source of earning or an amount which can be used to arrange an income source; and,
- 60 per cent is in small amount of money, which the recipients generally use to meet their immediate needs.

Ismail further notes that in Bangladesh most of the people give *zakah* as a lump sum but far less than the calculated amount that is due. They also give,

[11] This is an estimation made by Islamic thinkers and researchers in the country. It is of course difficult to provide a precise figure on *zakah* as it often goes unrecorded and just passes from private donors directly to the recipients.

> ...zakat often in kind and preferably with low quality cloths (these cloths are specially made low quality for zakat purpose). Cloth sellers in every case make the announcement 'cloths for zakat are available here!' This type of zakat is generally less useful to poor people. The givers in most cases use this form of zakat to improve their fame.

In other cases,

> Some wealthy people announce the name of the zakat giver through loudspeakers or by other means and accordingly thousands of people gather, generally the given amount rarely exceed US$ 2.0 per person. It is very common that at the time of distributing the zakat many poor people lose their lives due to tremendous crowd. (Communication with Ibn Ismail, HFSKS, December 15, 2005)

There is certainly a lack of understanding among the givers of *zakah* as to how important this act is and that it is an obligation on them:

> The givers also seem to feel it [i.e. that zakah is a duty on them], but perhaps less sharply [than the receiver]; I say this because most people give during Ramadan and around the Eids, and on their way to and from juma prayer on Friday. I do not think that the ordinary Bangladeshi has a clear knowledge of his obligations, such as zakat, zakat-ul-fitr, and sadaqat, and it is quite a small minority perhaps who calculate their zakat carefully and knowledgeably. But it is considered a religious thing to do to give to the poor, and people give in charity when they are happy, or some danger has been averted, or if they feel they have committed some wrong. All of this seems to be an 'Islamic perspective' but something that has perhaps been handed down from generation to generation without having been explicitly taught. (Communication with Mujahida Lunceford, British Council Teacher & Former Principal of Manarat, December 23, 2005)

Nevertheless, these private alms-giving, especially *zakah* in the form of cash (but also more generally *sadaqah*, which is voluntary charity not obligatory), are part of the Islamic ethical system that also relies on such individual and private action to reduce poverty (see Sirageldin 2002, Ariff 1991a & b, Siddiqi 1991).

It is every man and woman's duty in Islam as vicegerents of God on earth to ensure that the human race does not suffer from poverty: 'Charitable men and women [i.e. those who give alms] who make a good loan to God will have it doubled and have a generous reward' (Qur'an 57:18; see also Krafess 2005). Ariff emphasises that it is the responsibility of the voluntary sector to mobilise and distribute *zakah* if the government is unable or unwilling to take it upon itself. In this context, the doctrine of *fard qifayah*, which refers to socially obligatory duties that help to fulfil the basic individual needs and essential social needs, is most instrumental. According to this doctrine, therefore, a socially obligatory duty must be performed somehow, be it by the state, community or individual/s (Ariff 1991a: 4). Kothari and Hulme (2004) recently undertook a study in Bangladesh to understand the dynamics of poverty through 'life histories'. They recount the story of a couple, Maymana and Mofizul. Through this in-depth qualitative analysis, they found that Islamic means of welfare have been paramount when both state and NGOs failed to provide for their basic needs. 'Social protection' was gained through the mosque

committee when all else failed, but because of their 'Islamic identity such organisations have generally been ignored by donors who shape debates on poverty reduction in Bangladesh' (Kothari and Hulme 2004: 30). As the life story demonstrated, support from neighbours and local institutions have been of fundamental importance. Neighbours allowed Maymana and Mofizul 'to glean from their land and provide 'no interest' loans of food and money' (ibid.: 24). Clearly, Islamic principles of charity and helping the poor are an integral part of poor people's social support network. Though this only represents one story, there are hundred such stories which go unrecorded, and these are the very *Gemeinschaft* settings that potentially represent an informal Islamic welfare system that not only go unrecorded but also unnoticed by donors within the intermestic development circle.

Charity is at one an obligation upon the giver who can afford it and a right ordained by God on the receiver: 'giving a rightful share of their [i.e. those who can afford it] wealth for the beggar and the deprived' (Qur'an 51:19) will benefit them a reward from God, and those are truly pious and closer to God 'who give a due share of their wealth' (Qur'an 70:24) to the needy. The poor are very aware of this right, as Mujahida Lunceford adds in the context of Bangladesh:

> All beggars ask for charity in Allah's name. When I first came to Bangladesh in 1984, this moved me greatly. I do not know where or how they learn it, but they seem to have a deep understanding and conviction that their claim on our wealth is given to them by the Almighty, as indeed, it is. (Communication with Mujahida Lunceford, British Council Teacher & Former Principal of Manarat, December 23, 2005)

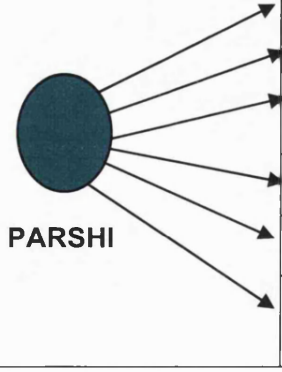
Hence, resource mobilisation for community development is encouraged in Islam, but it does not necessarily have to be an exercise in sectoral analysis in a macro-economic framework which would call for a tightly defined sectoral approach (Ariff 1991a: 4), where people would only need to rely on a welfare state. As a result, the Islamic welfare system becomes both part of a *Gesellschaft*-type understanding of society (leaving it open for the creation of a welfare state), represented by its more formal institutions, yet at the same time its less formal institutions within a more *Gemeinschaft* setting are given equal footing in the community or *ummah* (thereby leaving it equally open for any form of welfare regime to take form) – the combinations and permutations of welfare outcomes depend upon the context and situations a society is faced with.

To end this section, I would like to look at such a welfare outcome that is based on a more informal institution of *zakah*, which is being used in the endeavour to create a more formalised form of welfare through the mobilisation of community resources. The PARSHI (or neighbourhood) model is just one such form of effective welfare system where the collection and disbursement of *zakah* is being institutionalised at a more private, community level. PARSHI is a Bengali word that basically means neighbours. In Islam taking care of neighbours has great religious importance (Akkas 1998: 2). The religion goes further than only inciting, and declares that he who refuses to share his food is outside Islam: 'He who sleeps with a full

stomach knowing his neighbour is hungry is not a believer...'(Hadith, cited in Krafess 2005: 333). The premise of Islamic thinking is: the individual, the family, and then society (interview with Azzam Tamimi, Institute of Islamic Political Thought, UK, June 16, 2005). So if family is the first tier of an Islamic society then neighbourhood should be the second (Akkas 1998: 2). It is the former Hadith which forms the basis of the PARSHI model, working towards a hunger-free community where individuals would act as vicegerents of God. The programme component, as studied by Akkas (1998), includes *zakah* assistance for eligible people with a view to build an enabling environment for them so that they are able to lead a sustainable livelihood. Normally PARSHI comprises approximately forty families surrounding a Muslim, but in a broader sense it also means the next locality, village, Union Council, District, Division, Province or indeed a country. From the viewpoint of *zakah* administration and its management the wider meaning of PARSHI has great implications: assistance, capacity building, socio-economic and religious orientations for attaining the responsibility as 'vicegerent' are some of the important functions of the programme.

Since institutionalisation of *zakah* by the state authority under the present socio-political context of Bangladesh is not encouraging, initiatives should emerge from private level commitments via the roles of individuals as 'vicegerents' of God. This form of commitment has recently emerged through the Zakah Forum. There are initiatives particularly taken by the Masjid[12] Council for Community Advancement (MCCA) that are effectively using *zakah* money by undertaking social welfare activities (Akkas 1998: 1). The PARSHI model has been implemented in some areas of Manikganj and includes programmes such as religious teaching, education, health and sanitation and income generating activities (ibid.). This programme has basically played a role in turning the development agenda into an effective, locally engineered process, bringing about an Islamic form of community development. As far as the programme components are concerned, PARSHI consists of the following objectives as outlined in figure 4:

Fig-4: Neighbourhood Model



Abbreviating PARSHI/ The Program Objectives	Program Components:
Prayer	1. Establishing Salat
Assistance	2. Establishing Zakah
Rearing Raising Resourcefulness	3. Caring
Societal Savings	4. Socioeconomic uplift
Honesty Humanism	5. Promotion of Human Qualities
Investment	6. Income Generation through Growth Promotion

Source: Akkas 1998

[12] Mosque

These programme objectives clearly spell out the nature and dimensions of the neighbourhood model. Along with establishing *salat* (prayer) and *zakah* (assistance), caring (i.e. rearing, raising, resourcefulness), organisation building for economic well-being (societal, savings), promoting human virtues (honesty, humanism) and undertaking income generating activities (i.e. investment) are the major activities of the model (Akkas 1998: 3).

This section has attempted to illustrate through concrete examples the beginnings of a *Gesellschaft*-type understanding of an Islamic economic welfare system based on a *Gemeinschaft*-setting. Certain elements of this *Gemeinschaft* are informal but as shown above, they can be increasingly formalised through the institutionalisation of 'religious welfare acts', such as *zakah* and *sadaqah*, via Islamic NGOs[13], banks and welfare organisations. Secular or more conventional NGOs, such as BRAC and Proshika, should also make use of such locally grown opportunities (which may spill over to the diasporas). One way of achieving this would be to encourage middle class professionals to start giving *zakah* through these organisations. This could go some way in reducing the wider public's suspicion of NGOs (chapter 6) and it could potentially aid NGOs to become more indigenous and authentic (chapter 7), as well as less secular in terms of their ideas and concepts. Regarding less formalised means of welfare provision, communitarian models, such as the PARSHI, can be further encouraged on a larger scale to not only take indigenous Islamic values and practices into account but to also provide social safety nets that are more inclusive of the poorest in society. These welfare outcomes do not give precedence to state, market or community but rather shows that human needs can be met through a combined effort by all these entities. As Ariff (1991a) rightly says where government is unable or unwilling to take 'responsibility' over the redistribution of wealth, it falls upon the 'voluntary' sector to ensure such 'socially obligatory duties' are carried through; whether it is undertaken by the state, the market, the community or the individual is immaterial because all these sectors in an Islamic framework have to be socially targeted to address issues of poverty and inequality.

Conclusion

This chapter has made an attempt to argue and illustrate that when development is injected with indigenous cultural values, which include religious values, better results can be achieved. The current development arena is still predominantly ruled by neo-liberal and neo-classical paradigms that tend to benefit the developed countries, which in turn set the ideological pace for world reconstruction. In such a situation and with the onset of a global mistrust over an Islamic way of life, new forms of 'alternative' development ideas based on religion are often ignored or left on the backburner to avoid conflict with current development paradigms. But as shown in

[13] Islamic Relief UK mainly runs on such private donations, both *zakah* and *sadaqah*, and it also has an *awqaf* (endowment funds) unit which specialises on longer term charitable activities that provide continuity, known as *sadaqah jariyah*.

this chapter, some of these current development adjustments are fully compatible with Islamic teachings and in reality they have the potential to further enhance sustainability and participation – the prevailing mantra of both multilateral and bilateral donor agents. The 'we know best approach' by agents working within the intermestic development circle needs to be redressed. Not only that, but strong leadership initiatives have to be taken by the Islamic-minded too, here are some remarks from them:

> There is a lack of quality Islamic leadership. (Communication with Shah Abdul Hannan, social activist/researcher, Ex-Chairman of Islami Bank Bangladesh Ltd., November 5, 2005)

> There is a great need for training programs for the leaderships of the various religious organisations in order to give them more skills and improve their capabilities for strategic planning as well as implementation. (Communication with Dr. Ahmad Totonji, International Institute of Islamic Thought, USA, and Ex-Secretary General of World Assembly of Muslim Youth, December, November 5, 2005)

> ...most of the Islamic NGOs in Bangladesh are tiny and not skilled in professional management – so, the problem is not with the community or other NGOs (i.e. conventional) broadly. [However], more recently, Islamic NGOs are the victim of suspicion in the current global and national situation propagated by secular media and scholars as well. (Communication with Quazi Ahmad Faruque, Development Programme Manager, Islamic Relief Bangladesh, December 5, 2005)

The main problem in the current intermestic development circle seems to be its domination by a secular leadership. However, many within this circle are practicing Muslims and attempt to live their lives by Islamic principles:

> There are many Islamic minded technical persons working in secular NGOs. It is easier to hire those technical persons rather than collaborate with them directly...In a secular NGO, there are so many Islamic minded personnel who are governed/supervised by few secular people. (Communication with Ibn Ismail, HFSKS, December 15, 2005)

Furthermore,

> There have been recently a lot of unjust media propaganda and attacks on Islam and the Muslim organisations. There is a need to dispel some of these misinterpretations and false accusations. (Communication with Dr. Ahmad Totonji, International Institute of Islamic Thought, USA, and Ex-Secretary General of World Assembly of Muslim Youth, December, November 5, 2005)

Moustafa Osman, Programme Manager of Islamic Relief, wrote an article in Human Affairs Review regarding this issue of negative image construction of Islamic organisations and notes that in today's 'virulently secular world, the motives of Islamic NGOs are often mistrusted' (Osman[14] 2003). He further notes that non-Muslim NGOs often inspire mistrust and suspicion

[14] See http://www.globalpolicy.org/ngos/aid/2003/0124muslim.htm.

in Muslim communities as a result of the negative effects of colonisation in previous centuries. Equally, western NGOs find it difficult to understand the culture of Muslim communities and vice versa, so misunderstandings and clashes can occur between aid worker and beneficiaries (Osman 2003). Certainly all my Muslim respondents have also highlighted the fact that secular NGOs, especially those that are politically motivated have used the media to propagate a 'them' and 'us' scenario against Islamic welfare organisations as well as Islamic political parties, and often the two are somewhat linked in order to create a perception among the public that all Muslim organisations, be they welfare-based or political, harbour terrorism. This world-view has risen progressively in the wake of 9/11, and the line between secularists and Islamic-minded have been drawn more sharply due to the more recent rise in militancy from a minority Muslim quarter.

Muslim NGOs and other such welfare organisations are in the enviable position of understanding cultural nuances, as also suggested by my respondents, which allows them to address development issues without offending local populations (ibid.). As seen in the discussion above, Muslim NGOs are highly able to deliver services in a way that suits the culture and the normal practice of local Muslim communities, without actually antagonising them. Unlike their secular counterparts, the bulk of their funding comes from individual donations[15] from the general public, as opposed to the institutional funding received from large governmental or multilateral donor organisations. In some cases, local resources are mobilised, as Hilful Fuzul has illustrated, making these welfare organisations more sustainable in the long-run. But the major point where these organisations diverge from mainstream secular organisations is that they firmly consider the introduction of Islamic values in society as vital for its healthy development (ibid.).

Although I have argued in this chapter that a market-based understanding dominates the current development scene, it has to be underlined that the market itself can be further Islamised rather than trying to crowd out alternative Islamic ways of development. An Islamic road to development and the general removal of poverty lies in the general progress in trade, business, industry and agriculture - this is what is meant by *Ahallahul baiya*[16] (communication with Shah Abdul Hannan, November 9, 2005). Hannan further notes that in addition *zakah* and other means and resources should be used to solve residual poverty, as *zakah* is not a direct development instrument, though it facilitates overall poverty alleviation. He also observes that at present *madrassahs* in Bangladesh cannot really play a role in this endeavour as they have a poor curricula, poor method of teaching and produce very poor quality graduates. On the other hand, Islamic banks and Islamic-oriented NGOs and welfare organisations can play a greater

[15] Consult some of the Muslim NGOs annual reports e.g. Islamic Relief UK or Muslim Aid UK, etc.

[16] This means that Allah has permitted the business which includes both industry and trading, and as such includes production, transportation, and the marketing of goods and services. In the context of verse 275-276 (Qur'an, Sura *Al-Bakara*), chapter 2, it means that interest does not do good, rather progress comes through productive activities. The Qur'an and Sunnah generally support this view.

role towards development. So it is about balancing the ways to development between *Gemeinschaft* and *Gesellschaft* methods.

The PARSHI model, for instance, is a community model for development but it has been promoted by market institutions. A workshop on 'Institutionalising Zakah at Private Level' was organised on August 5, 2000 under the auspices of the Zakah Forum. The main architect of this Forum Feroz Rahim, Director, of Rahimafroz (BD) Ltd. a company providing mainly energy and power solutions. At this workshop, another company Director, Niaz Rahim, outlined the objective for establishing the Zakah Forum. He noted that Rahimafroz (BD) Ltd. had been paying *zakah* for quite a number of years at an individual capacity in a traditional way, but then quickly realised that this was an ineffective way of giving *zakah*, as it did not help the *zakah* receiver to come out of abject poverty. This is what spurred on Rahimafroz to find a solution of paying *zakah* in a more organised manner. They gathered like-minded people who also expressed their willingness to proceed in this line of action, both at home and abroad, and came to the consensus of creating the Zakah Forum, and it is through this Forum that the PARSHI model was also promoted. This is the kind of initiative that Hannan talks about when he mentions that businesses, industries and agriculture should take the initiatives to institutionalise charitable giving, be it though *zakah* or *sadaqah*. This form of welfare creation could lead to a potential formalisation of current informal givings, especially where a problematic state is at work, thereby, attempting to reach a *Gesellschaft* outcome through the means available at *Gemeinschaft* level.

CONCLUSION

This thesis pursued a debate about ideas surrounding a global discourse on the concept of civil society that largely remains ethnocentric, or more specifically, centres around western neo-liberal paradigms. The concept itself is very important within the international system of development because it is primarily used by foreign aid donors to shape the state of governance in developing countries that lack democratic institutions. Bangladesh being a country that heavily depends on foreign aid cannot dissociate itself from this discourse since its governance structure is influenced by it. The question which then arises, as David Lewis (2001) aptly remarks, is how 'useful' is this concept of civil society in non-Western contexts, such as that of Bangladesh. It has been argued in this research that major multilateral and bilateral players in the development industry pursue policy frameworks that 'appear' to accommodate cultural diversity but in practice they tend to incorporate particular local cultural values into their own western models of development (Kothari and Minogue 2002), which coerces local people to adapt and effectively 'copy' outside models (Goulet 1980). The concept of civil society has also been co-opted by this dominant neo-liberal framework of development. This framework has strong secular overtones with little or no space for religious values and ideas. To illustrate this global reality from a local perspective, I frame the case of Bangladesh, a country that is predominantly Muslim, within the intermestic development circle and enrich it with an Islamic discourse, arguing that Islamic traditions of thought can also create a civil associational space, through the concept of a 'civic' *ummah*, where individuals' 'actions' and 'intentions' tempered by their religious belief (Asad, forthcoming 2006) lead to welfare strategies which plays an active role in poverty alleviation terms, but because of their Islamic identity such institutional forms have generally been ignored by donors who shape debates on poverty reduction in Bangladesh (Kothari and Hulme 2004).

A tool substantially developed by Stiles (2002a and 2002), the intermestic development circle is used in this inquiry to debate the issue of civil society in Bangladesh. As his book title suggests the concept of civil society emerged in the country by 'design' rather than default. This 'design' has primarily been shaped by the dominant actors within this circle, the donors and their NGO constituents. The intermestic development circle basically represents a policy network comprising a collection of both international and local development agencies and actors where major policies are decided and activities co-ordinated with very little or no intrusion by the state, and where neither the domestic nor the international component of the phenomenon is subsumed into the other. It is within this circle that the civil society concept began taking root in Bangladesh through the 90s when NGOs increasingly came to be recognised as the prime embodiment of that concept by the donor community.

The 'Civil Society Empowerment' initiative has been dominating the aid industry since the early 1990s not only in Bangladesh but across developing countries more generally. It is seen as one of the key elements in promoting human rights, democracy and grassroots development (Stiles 2002a: 835; see also Robinson 1993, Edwards and Hulme 1996 and Robinson and Friedman

2005), particularly in countries where states and markets are problematic institutions. As noted by other authors (Davis and McGregor 2000, Hashemi and Hassan 1999 and Clarke 1998), Stiles also points out that the particular concentration by donors over NGOs as the prime vehicles of 'democracy' and 'civil society strengthening' throughout the 90s has led to a deepening of the institutionalisation of existing patterns of political contestation not only between civil society and the state but within civil society itself, where NGOs have been competing for a political space with other civil society actors, such as the left political parties, the business community, professional bodies as well as the Islamists. This not only added to incumbent class struggles (Clarke 1998) in Bangladesh, but also fuelled an ideological struggle (Robinson 1995a), turning the civil associational space into a contestation between different groups of the educated middle classes or bourgeois society. It is this bourgeois contestation which effectively leads us to the 'crowding out' thesis where one section of civil society comes to dominate both resources and ideas (Edwards and Hulme 1996), acting as a barrier to the very pluralism donors promote for a healthy civil society to flourish.

The bourgeois contestation of civil society is not limited to domestic actors but includes international actors, where donors, NGOs and the state continuously redefine the civil society space in Bangladesh. This redrawing of boundaries among the different actors within the intermestic development circle is focused on in chapters six and seven, where it is noted that at different times different factors, both domestic and international, have reshaped the boundaries between the triad with donors and NGOs remaining close allies. It has been argued that theories on civil society in use today are largely drawn from limited western experiences, and certain critics of this school highlight that western ideas based on puritan traditions of civil society are juxtaposed onto southern societies, which only mobilises a small fraction of westernised elites into action (Kaviraj 2001, Chatterjee 2001, Van Rooy 1998 and Kasfir 1998). This is certainly reflected in Bangladesh's civil society structure where numerous consultants, researchers, academics, professionals as well as ex- government and army officials are co-opted by the vast NGO community. But rather than limiting the civil society discourse to a contestation between different groups of the bourgeoisie that attempt to crowd each other out from an associational space, I argue that a much more subtle crowding out has been taking place at an ideological level. Whilst present contestations within the civil society have managed to draw a sharper line between the secularists and the Islamists, I put forward a much more nuanced view of this debate by deconstructing the very premise upon which the concept itself is based and its path-dependent emergence within the intermestic development circle.

The first chapter therefore begins by noting that the concept of civil society has long been part of the Western intellectual tradition. Chandhoke (1995) encapsulates this tradition succinctly in saying that it has developed along with the material, political and intellectual events in Western society, which have been inextricably linked to historical changes, such as the emergence of secular authority, the development of the institution of private property, the appearance of an

urban culture, the demise of absolutist states, the rise of democratic movements of the nineteenth century, as well as modern constitutionalism and the rule of law. But above all, it has been associated with the development of the capitalist economy and the resultant separation of the economic and the political, as a result, the current conception of civil society is 'indisputably' linked to the rise and consolidation of capitalism (Chandhoke 1995: 77 and Hanafi 2002: 172-3). This view is in line with Kothari and Minogue's (2002) assessment of the international development structure being biased towards western-centric models of growth and poverty reduction. Neo-liberal ideologies represent the new face of 'modernity' in the development process, but given civil society has a powerful presence in the global political discourse, it cannot be left to specific sets of ideas and values. Lewis (2004 and 2001) argues that it needs to be grounded in the multiple local meanings and histories of developing countries, which are both politically contested and continuously transformed. To solely identify it with a discourse on Enlightenment, liberalism or secularism would deny civil society from other definitional possibilities. This thesis has argued for one such possibility through an analysis of Islamic traditions of thought, which provides an 'alternative' process to civilianisation.

The dominant liberal view of civil society maintained within the current intermestic development circle tends to be tautological or 'circular' (Beckman 1996) because it promotes a dichotomised view of state-society relations instead of their strong interrelatedness. This downplays the existence of a variety of civil societies and their internal contradictions, which may not necessarily support democratisation of a liberal type. Beckman underlines that the problem in fact lies in the way in which the concept of civil society is incorporated into a liberal political agenda, reducing its 'usefulness' both theoretically and analytically as it generates forms of circular reasoning that are incompatible with good theory (1996: 1). As the notion of civil society reflects historical ambiguity in Western political theory, it is unclear to what extent it provides a useful point of departure for theoretically grounded empirical work. Yet it has provided much of the theoretical precepts in modern political and social thinking in the West, even at the risk of being identified with 'orientalist' views where it is pitted against Islam (Gellner 1994) and labelled as a contrast to oriental and occidental despotism and feudalism (Chandhoke 1995). To redress this imbalance of ideas in conceptualising civil society, chapter three to five set out the context for an Islamic version of associational life, with illustrations of the Bangladesh polity and civil society that is potent to the current enquiry on the concept and its influence within the intermestic development circle. Introducing elements derived from Islamic tradition and discourse, the thesis argues that Islamic sources can add positive value to development discourse and practice that could give rise to a 'civic' *ummah* (Islamic community) where not only state and market are seen as providers of welfare but also one where communitarian practices through the family, neighbourhood, local institutions, such as the mosque, are vital in poor people's welfare networks.

The thesis contends that primordial relationships based on the family, giving rise to the old Islamic notion of 'family society' or *mujtama'al-ahli*, also have a formalising effect on the overall welfare of a society. Islamic traditions of thought are 'more consistent and less opposed than the ingredients of civil society projected from Western culture onto Islamic societies in a misguided attempt to replicate the Western model. The key Islamic ingredients for civil society require less oppositional tension between institutions...' (Hanafi 2002: 173), and no primacy is given to either the state or the market. The duty of welfare provision actually falls on individual responsibility, the individual being God's vicegerent in this world. The Islamic economy, notes Ariff, is a welfare economy because Islam insists that economic pursuits of individuals through private initiatives should conform to ethical codes which would ensure that 'the activity of no one is consciously at the expense of any other' (1991: 2). While Islam recognises uneven wealth distribution, it contains a system for an equitable redistribution of income and wealth, which is enforced through moral obligations and fiscal measures. Islam does not prescribe a ratio between the minimum and the maximum income but it discourages extreme inequalities (Iqbal 2005: 16). The Islamic system's purpose is not just to establish justice through 'correlative rights and duties' (Gough and Wood et al. 2004), but to achieve these rights through mutual love, kindness, and a sense of moral responsibility (Sirageldin 2002).

While the institutional arrangement that could mediate between the individual and the state is elemental in a liberal notion of civil society, in Islam it is the *relationship* between the Muslim as an individual and the collectivity, that is, the *ummah* or the community of believers that is of paramount importance (Satha-Anand 2001: 93). It could be argued that a Muslim individual derives his/her meaning from being connected to this collectivity (ibid.). This *ummah* derives further meaning, beyond a 'community of believers' when embedded in socio-territorial identities of a Bangladeshi nation. This turns the *ummah* into a real and tangible phenomenon where cultural, economic and political factors impact on this wider community of believers. Rather than leaving the notion of *ummah* as an 'imagined community' (Roy 2004), chapter four aimed at giving the *ummah* meaning through a historical account of Islam's impact in nation formation and state formation in Bangladesh. The experiences of the Muslims of Bangladesh suggest that socio-territorial identity plays a crucial role in defining and redefining the parameters of a community (Ahmed 2001a: 3), but that does not mean an *ummah* did not exist, rather it existed in a pluralistic form with a variety of *ummahs* prevailing instead of one universal or, indeed, 'imagined' one. This can only be realised when 'religious agency' is given back to the people. Asad (2006, forthcoming) argues that to deepen our understanding of so-called 'religious revival' we need to enquire into what ordinary Muslims themselves say and do in their daily lives, what demands they make of their sensations, how they try to discipline themselves to *live* as Muslims within that *ummah*. Once this is understood, informal communitarian practices, such as giving charity and providing protection to a neighbour, can play more influential roles in welfare provision strategies. But as Kothari and Hulme (2004) quite aptly noted given their

Islamic identity such institutional forms are generally ignored by donors that shape debates on poverty reduction in the intermestic development circle.

To show that Islamic welfarist institutional forms, whether formal or informal, can also have utilitarian potentials where these can act as state and market regulators in a civil society way, the discussion is further framed in the welfare regime model (Gough and Wood et al. 2004). Wood and Gough (2006) set up a more path-dependent framework of welfare, which accepts that neither markets, nor states, nor communities alone can provide an adequate solution for meeting human needs. For the purpose of my research, they provide a welfare model which can account for the *Gemeinschaft* setting of associational life (family, kinship etc.), allowing primacy to informal communitarian practices that not only lead to positive welfare outcomes but in some cases may be seen as the last resort through which the needy is socially protected when all other avenues (NGOs and state) have failed, as the story of Maymana and Mofizul illustrate (chapter 8, p. 212-213). This particular story has shown that Islamic principles of charity and helping the poor are an integral part of poor people's social support network in Bangladeshi society. The primary role of chapter three therefore was to frame the informal institutional settings within a tighter formal framework of understanding. Though Gellner (1994) has put forward a strong thesis regarding the incompatibility of Muslim societies with a 'Civil Society' due to their heavy reliance on primordial relationships, my attempt was to reverse that argument by showing that relationships born out of kinship, ethnicity, and indeed a 'shared faith' provide the social glue that bind people together through notions of reciprocal obligations, moral duties and responsibilities. These informal institutions based on a more traditional 'family society' or *mujtama'al-ahli* (Sajoo 2002a) also have been formalised through a *Gesellschaft* discussion in this thesis based on Islamic ideas, laws and mores, framed within the welfare regime analysis, to provide a 'local meaning' to the civil society concept.

Whilst the first few chapters of the thesis attempted to redress the balance of the civil society discourse from within an intermestic context, arguing for an Islamic ideological space and 'voice' for a country where the majority of its people live as Muslims, the last few chapters honed in on the processes through which dominant actors in the development circle subtly 'crowd out' alternative ideas and ways to development. To illustrate the conceptual bias of civil society within the intermestic development circle more empirically, chapters six and seven hone in on the dynamics prevailing in this circle between donors, NGOs, wider civil society and the state. These chapters primarily examine three areas that are central to the dominant civil society discourse that exists in Bangladesh, namely the promotion of NGOs, the widespread introduction of microfinance activities, and the emergence of an anti-fundamentalist position among many civil society actors. Donors' concentration of funding on a handful of NGOs over the years has had a far more complex level of 'crowding out' than that explained by Hashemi and Hassan (1999). Avoiding a cause-and-effect argument, as presented by these authors, where NGOs are seen as removing other indigenous associations (peasant organisations, trade

unions), I argue that through a steady increase of donor funding over the years towards a few NGOs, as well as donors and NGOs taking a lead in poverty reduction strategy setting, NGOs have managed to gain a strong political 'voice' in the civil society in Bangladesh. From weak political actors during autocratic rule (1975-1990), NGOs moved to strong political voice-makers through the 90s, gaining further power as donors were recognising their potential as democracy shapers. But as noted earlier, civil society in Bangladesh has always been co-opted by the bourgeoisie, and NGOs further added to this incumbent contestation between different civil society actors. By the mid-90s, a group of dominant NGOs began aligning themselves along party political lines following the rest of civil society, where the degree of 'penetration' of civil society by politicians and vice versa is extreme in the case of Bangladesh (Stiles 2001a and White 1999).

It is mainly donors' two-pronged policy of democratisation and economic liberalism, which has shaped the poverty reduction strategies within the intermestic development circle. Though the approaches have varied over the years, these two policies remain salient within the wider neo-liberal framework of development. Whilst NGOs were gaining a political voice through the 90s in Bangladesh, through its advocacy and electoral programmes, encouraged by donor policies, NGOs were also being targeted for microfinance activities that were proving to be economically sound. Hence, resources and ideas began to be dominated particularly by one section of the civil society. Many of the dominant local NGOs began their life in the 1970s, immediately after independence, they had radical agendas based on a political reflection of deep seated structural causes of poverty (Davis and McGregor 2000). Many of their leading figures were previously linked to left-wing student politics and some were directly linked to the war of liberation. Many of these NGOs trace their growth back to the spirit of the country's liberation war (Siddiqui 2002). This reflects NGOs' political nature from their inception. Though at the time of transition between autocratic to democratic rule in 1990, NGOs were cornered by the rest of civil society in Bangladesh during the democracy movement because they had previously been heavily co-opted by the autocratic regimes, from the early 90s to the mid-90s, this position changed radically. It was also a time when donors were realising the potentials of microfinance activities, thus, donors influenced NGOs to move from their original mission of 'conscientising' the poor to 'target group' approach. Social mobilisation activities were being subsumed to such service delivery programmes, losing their initial fervour. NGOs' original attempts to transform the structural causes of poverty were proving too contentious for the local power structures, bringing many of the large social mobilisation NGOs in direct conflict with rural elites. NGOs faced state reprisal and donors slowly shied away from the conscientising mission, moving more rigorously towards a sanitised version of social mobilisation, primarily through the promotion of microfinance.

Meanwhile donor strategies were also facing reform through the New Policy Agenda, which began favouring NGOs as the primary vehicles of democratisation in pursuit of the 'good

governance' agenda. NGOs through the 90s began implementing advocacy and electoral reform programmes to bring those that were left behind into the political process – women, landless poor and ethnic minority communities. As the thesis has illustrated through data and figures, donors aid kept pouring in during the 90s and had reached its peak in the mid-90s. Equipped with both resources and ideas within the intermestic development circle, a group of NGOs began towing a party political line through their grassroots movements, sending 'barbs against the Islamists' (Stiles 2002: 120). The secular forces in civil society had once again gained prominence as these NGOs began raising liberation issues during the 1996 elections. This time they had tightly formulated an 'anti-fundamentalist' political stance, campaigning directly from an Awami League platform. This has split the NGO community into two factions more recently, with the ADAB (the original NGO umbrella organisation) supporting a more political camp, whilst the FNB (Federation of NGOs in Bangladesh) claiming to support an 'apolitical' camp (Thornton et al. 2005). What began as a strong 'triangular friendship' in the intermestic development circle between government, NGOs and donors during the autocratic period and again during Awami rule between 1996 and 2001, had turned sour once again when the BNP-Islamist alliance took over power from 2001 to date. This drawing of a sharper line between so called secularists and Islamists in the country has been forcing the large majority of Bangladeshi Muslims to choose between falsely constructed options, which has been further exacerbated by the donor community favouring welfare organisations that largely conform to a western understanding of pluralism and democracy, whilst ignoring those that are thought to propagate some form of 'fundamentalist' behaviour (Davis and McGregor 2000). Hence, the subtle process through which more indigenous and, indeed, Islamic means of welfare have been crowded out from the development process in Bangladesh.

Broadly speaking, the thesis is not arguing for 'alternative development' where the western donors' secular perspective is denied in order to make the latent argument about an Islamic discourse to development, rather I am questioning its modalities, agency and procedures. As argued by several of the Muslim scholars I interviewed, upon reading the Qur'an and *Sunnah*, it becomes clear that development as a concept is not the problem and Muslims are not trying to redefine development as a phenomenon rather they are trying to redefine the way development is understood and then carried out in practice. Islam primarily deals with values rather than instrumental models such as those developed by the World Bank and others. Sirageldin captures this understanding well in saying that 'our purpose is not to develop Islamic solutions but rather review some current strategies and programmes of poverty alleviation/elimination and assess whether their objectives and intentions pass the Islamic ethical filter' (2002: 27). I reflect on this in the final chapter of my thesis where I argue that the latest notion of 'sustainable development' effectively passes the Islamic ethical filter. Munawar Iqbal's (2005) Islamic analysis of this contemporary development strategy asserts that as an evolving concept from within secular views of development, sustainable development has expanded from a purely environmental issue to a vision for humanity and beyond. He notes that this change in

development philosophy has effectively changed the neo-classical economic paradigm in the direction of the Islamic economic paradigm. The strategy only fails when policies emerging from it do not reach their logical conclusions that are derived from its basic principles. Thus, we observe the subtle ideological crowding out that has been taking place within the intermestic development circle, where the continuous promotion of one set of values and ideas act as a barrier to new possibilities.

If we take the premise that development encompasses 'human' development, then, comprehensive human development can only occur when essential religious values, such as the Islamic values of justice (*adl*) and equity, are given due attention. Development programmes based on 'justice' and 'need fulfilment' for all people whilst 'avoiding prohibitions' (i.e. all that is *haram*) are Islamically acceptable. It is only when 'outside models' are 'copied' or imposed on local cultures, that development has the risk of destroying cultures and indigenous ways of life (Goulet 1980 and Verhelst with Tyndale 2002). Goulet notes that traditional value systems based on religion can also bring about change. If their internal dynamism for change is respected then sound strategies could lead to desired development without mounting attacks on the inner core of a system's existence (Goulet 1980: 487). Yet it is often these frontal attacks that tend to lead to the polarisation of civil society, as observed in Bangladesh, particularly from an intermestic development context, where secular and Islamic forces collide. Using a process of *ijtihad* (legal renewal), compromises may be reached where current development models can be injected with Islamic values in order to bring them closer to the cultural realities of indigenous people, giving them a sense of continuity with their environment, without posing a direct threat. This would certainly add value to development policy strategies that require greater participation from local actors, as attempted through the Poverty Reduction Strategy Paper (PRSP), which aims to give back decision-making power to the developing countries. However, this can only happen if religion is given its rightful place within the intermestic development circle.

Changes in development thinking and attitude are slowly occurring due to a realisation that 'modernisation' does not in fact weaken religious tradition. This has most recently been reflected by donors' attempts in trying to tap into faith-based organisations (FBOs) to widen the scope of development. But as Katherine Marshall (2005) correctly observes, religion as a social institution is still seen as an 'impediment' or a 'hindrance' to development, particularly within the tightly-knit neo-liberal framework of development currently pursued by the dominant actors within the intermestic circle. But if development practitioners and policy makers move away from their myopic ideological views, they will realise that religion not only adds value in the development process but it brings with it a utilitarian function that regulate states and markets, providing a wider variety of welfare outcomes. This is more closely looked at towards the end of the thesis where I illustrate how educated Muslims use their knowledge and skills to develop Islamic responses to social problems, both through formal and informal means. Religion therefore brings a new world-view within secular understandings of development. It brings with

it choice and freedom (Sen 1999) to do development in ways that are culturally more sensitive to indigenous values. Only when religious traditions of thought are taken into account will we be able to achieve a 'comprehensive development framework' within which the concept of civil society will find its usefulness.

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